

Roger Federer
tames Roddick
anew in US Open

Security lapse probed:
B-52 bomber flew over US
with nuclear warheads

2 retired CA justices ask
SC to stop Senate probe
of Garci starting today

PMA '06 valedictorian
Lt. Arzel Toledo dies
of liver cancer; 27



Big businessmen want closure in Erap case

By Ronald N. Domingo

THE PHILIPPINE'S MOST INFLUENTIAL business leaders yesterday said they would accept whatever the Senate report would disclose. Joseph Estrada's P4-billion plunder case, with increasing odds they would support amnesty or pardon in the event of a guilty verdict.

MANILA BUREAU

PHILIPPINE DAILY
INQUIRER
BALANCED NEWS. FEARLESS VIEWS

Friday, September 7, 2007 44 12 sections | Vol. 22 | No. 271 P18 Website: www.inquirer.net

Pineys remember him best for what he didn't sing

HAILED BY MANY AS THE GREATEST TENOR of his generation, Luciano Pavarotti sang at the Philippine International Convention Center on March 21, 1994. He also performed, however, it best remembered by Filipinos most loved for what he didn't sing.

MANILA BUREAU



JOSEPH ESTRADA (left) and PAVAROTTI (right) perform at the P.I.C.C. on March 21, 1994. Then First President Joseph Estrada was performing singing offstage for the audience and vice versa for him to honor the tenor after his last song.

Pavarotti, 'most beautiful tenor voice of our time,' is dead at 71

HOME—LUGANO, Switzerland, where vibrant high Cs and robust lower chromatic notes have the most brilliant and vibrant notes since Caruso and one of the few sopranos in this century have as a popular soprano, died Thursday at 71.

The maestro sang a long, tough battle against pneumonia cancer which eventually took his



WEST ORON, ILL. (AP) —

life. In living with the approach that characterized his life and work, he remained positive until finally succumbing to the last stages of his illness. Pavarotti was a virtuoso, especially in the 1970s and '70s when he first achieved stardom.

His millions were his character, a performance of stardom after the "Nessun Dorma" from Puccini's "Turkmen" came to represent what

MANILA BUREAU

Palace calls key players

Mendoza, Neri meet with Ermita on ZTE deal

By Michael Lin Ulan, Tony S. Reyes and Marwan Benabdallah

EXECUTIVE SECRETARY Eduardo Ermita yesterday summoned a closed-door meeting of the alleged main players in the national broadband network (NBN) project, Communication Secretary Leandro Mendoza and former Planning Secretary Romulo Neri.

The \$200-million NBN contract was by ZTE Corp. but has been met by public opinion over allegations of massive bribery and undue advantage given in the Chinese bid.

Earlier for the day, Ermita said he would look first to explain the circumstances surrounding the deal.

"I will talk to him. He's in the

MANILA BUREAU

CA orders AFP: Yield report in Jonas case

By Lito B. Salazar

SAYING THE LIFE AND LIBERTY of missing soldier Jonas Reyes are up for grabs, the Court of Appeals directed the present war-torn general to produce his report on a photo number stolen military custody that was later seen on the relation of Jonas' relatives.

The appellate court found a motion to quash the subpoena for the report, saying the war



SHANTYTOWN DREAMING: Thousands from the shantytown along the banks of the Pasig River in Manila are looking for a better life. Shantytowns are rising up the urban world in the many districts of Fairwood, Quezon City.

GMA has a lot on her plate today in Sydney

By John Lapopop

GENERAL INVESTMENT INCORPORATED (GMA) arrived here last night a little more than a day before the end of the 28th annual meeting of the Asia-Pacific Economic Cooperation (APEC) forum in Sydney.

Philippine General Investment

Theresa Llanos said there were no ac-

tual losses for the APEC at the Sydney International airport at 9:34 p.m. because of the "informal" tradition of the Asian-Pacific governments.

The President was accompanied on the ceremonial Philippine Airlines flight by her husband Josep Alzola and a high-powered business delegation.

McAfee has a full agenda today, be-

fore the main day after leaders meeting which begins on Monday.

How on her schedule will be lunch hosted by US President George W. Bush for her and other leaders of the Association of Southeast Asian Nations at 11 a.m. today. Bush will then have a 30-minute meeting with McAfee.

She will also meet with Secretary and Australian Prime Minister and leader of

the Global Filipino Business Center

every night.

Before the Bush-APEC talks, Foreign Secretary Alberto Fujimori will meet with US Secretary of State Condoleezza Rice.

Llanos said Rice and Bush will be expected to discuss the fight against terrorism, including US military aid to the

MANILA BUREAU

MMDA's 'Gwapotel' big hit at P20 a night, P5 a bath, with transients

By CJ Top

SINCE CHRISTMAS IN MONTENEGRO, "Gwapotel" hit" run by the Metropolitan Manila Development Authority (MMDA) based on its website after its decision helping for cost of money and budget.

And according to MMDA Chair Manuel Llanos, even when order types and transients

have been checking in, taking advantage of the 2007-2008 P20 for a single stay, a minimum of P5 for a bath.

More than 40,000 transients have had a generally pleasant stay in the last year "Gwapotel" on the website. The first 100, Manila, since its opening on May 14, Llanos reported in a statement yesterday.

The 714 bed hotel, which used

to house the offices of National Power Corp. but is now planned to "BPO" operations and has, has been placed on an average occupancy rate of 75 per cent, or about 534 guests daily.

The hotel is regular book. The website don't get a score but there is a common sleeping area, that double-bed bed

MANILA BUREAU



Palace forms new media office to polish RP int'l image

By Michael Lin Ulan and Christine V. Espinoza

MEETING TO POLISH THE Philippines' image in the global arena.

President Macapagal-Arroyo has formed a separate media office to coordinate overseas media coverage and plan the country's public

MANILA BUREAU

1222
1 2 3 4 5 6 7 8 9 10 11 12
13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
14 20 32 36 38 46
P6,006,000.00

Second FRONT PAGE

WEATHER FORECAST

Location	Temp	Wind	Cloud
Manila	28-32	10-15	Partly Cloudy
Cebu	28-32	10-15	Partly Cloudy
Davao	28-32	10-15	Partly Cloudy
Iloilo	28-32	10-15	Partly Cloudy
Baguio	18-22	10-15	Partly Cloudy
Alor	28-32	10-15	Partly Cloudy
Surabaya	28-32	10-15	Partly Cloudy
Bandung	28-32	10-15	Partly Cloudy
Yogyakarta	28-32	10-15	Partly Cloudy
Medan	28-32	10-15	Partly Cloudy
Palangkaraya	28-32	10-15	Partly Cloudy
Samudra	28-32	10-15	Partly Cloudy
Maluku	28-32	10-15	Partly Cloudy
Sumatra	28-32	10-15	Partly Cloudy
Java	28-32	10-15	Partly Cloudy
Bali	28-32	10-15	Partly Cloudy
Sulawesi	28-32	10-15	Partly Cloudy
Moluccas	28-32	10-15	Partly Cloudy
Malaysia	28-32	10-15	Partly Cloudy
Thailand	28-32	10-15	Partly Cloudy
Laos	28-32	10-15	Partly Cloudy
Vietnam	28-32	10-15	Partly Cloudy
Myanmar	28-32	10-15	Partly Cloudy
India	28-32	10-15	Partly Cloudy
Sri Lanka	28-32	10-15	Partly Cloudy
Maldives	28-32	10-15	Partly Cloudy
Indonesia	28-32	10-15	Partly Cloudy
Philippines	28-32	10-15	Partly Cloudy

SC asked to stop 'Garci' probe

2 ex-Court of Appeals justices file for TRO on eve of Senate hearing

By Jela B. Salazar, GIC, Cebu; and
and Christine Alvarado

SAVING THE ISSUE WOULD FURTHER DIVIDE the country, two retired appellate court justices yesterday asked the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Retired Court of Appeals Justice Antonio Sison and Justice Antonio Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Justice Sison and Justice Sison filed a petition for a writ of habeas corpus with the Supreme Court to stop the Senate's reopening of the "Hello Garci" controversy to probe President Manlapit-Arroyo's alleged involvement in electoral fraud as purportedly shown by wiretapped phone conversations.

Not all heroes' deaths are on battlefield, young officer shows

By Terry Quiamones

IN THE FACE OF DEATH, THE warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.

In the face of death, the warrior went through. His name is lighted in stone in the battlefield. In the face of death, the warrior went through. His name is lighted in stone in the battlefield.



save 40% or better, on pieces, spaces, and showcases

Rattan Living Room Set with 3 sofas and 3 chairs with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off	One 3-seater sofa with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off	Kalita 3-seater sofa with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off	Circle 3-seater sofa set with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off	Tran 3-seater sofa with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off	Heavenly 3-seater sofa with table and 1 chair Total Price: P10,000.00 Save at P6,000.00 40% off
---	---	--	--	--	--

BLIMS 30th Anniversary Sale
and 10th Anniversary Sale

citibank
get P10,000.00 cash back on any purchase

0% interest
on all purchases

BLIMS
for furniture

It's September, so why does it feel like May?

IT'S SUPPOSED TO BE COOL, AROUND this time of year, why does it feel like the weather never goes?

But the "sitting" heat that has invaded Metro Manila, the rest of Luzon and the Visayas the past few days is nothing unusual, weather forecasters said yesterday.

"We're in the high pressure zone,"

Roberto Gue, head of the Philippine Atmospheric, Geophysical and Astronomical Services Administration's weather branch, said in a phone interview.

Atmospheric system brings bright, sunny days with isolated rain showers and thunderstorms in the evening.

"We usually call it fair weather,"

Roberto said in an interview.

Aurora explained that around this time of the year, when the earth is tilted 23.5 degrees, the sun's heat is constant, aimed on the northern hemisphere, where the Philippines is located.

The highest temperature of 35.5°C (96°F) on Monday, 34°C on Tuesday and 30°C on Wednesday were all

recorded by the Pagasa station in Cagayan, Ilocos.

In Quezon City, the temperature rose from 33.2°C on Monday to 33.9°C on Tuesday before dipping even slightly to 33.8°C on Wednesday. The highest temperature recorded so far in Metro Manila was 32°C on June 2nd and April 24. (P. Inquirer)



Winning 10 million Rewards points.

Living happily ever after with your

- free LCD TV
- free home theater system
- free portable DVD player
- free Playstation 3
- free laptop computer
- free digital camera
- free iPod Video
- free air conditioner
- free refrigerator
- free microwave oven
- free trips abroad
- free vacation getaways
- free shopping sprees
- free buffet dinners...

Get a chance to win 10 million Rewards points in Citibank's 10 MILLION REWARDS RAFFLE. The promo that rewards and rewards and keeps on rewarding.

Every time you make a P1,000 single-receipt purchase using your Citibank Credit Card, you earn a raffle entry that gives you the chance to win the ultimate reward - 10 million Rewards points! Or if you are a Shell-Citibank, Mercury Drug-Citibank, Citibank Clear or Citibank Cash Back cardholder, you get a chance to win P1 million in cash credited to your Citibank Credit Card.

To qualify, register ONCE by texting CITIBANK10M to 3366. Registration is FREE.

For more details, call the 24-hour Citibank at 955 9999 or visit www.citibank.com.ph. Don't have a Citibank Credit Card? Call 423 3000.

10 MILLION
Rewards Raffle

For 2010-2011, please see www.citibank.com.ph for details.

CITIBANK is a registered service mark of Citigroup Inc. CITIBANK10M is a service mark of Citigroup Inc.

citibank let's get it done

From Bulging, Flabby and Sagging...



TO SLENDER ARMS!

Come to Marie France and your flabby, bulging arms will have a wonder, shapelier look with our best-dinnering Arm Treatment. Melt away inches of fat easily and soon you'll be saying goodbye to thick, bulky arms that appear inelastic.

Bare shoulders, sassy arms this summer!
Call Marie France today for our FREE treatment offer:

FREE ARM TRIAL TREATMENT

Offer limited to the first 25 callers only
from September 3-8, 2007



Call 894-BODY (2639)

marie france

MANILA: ORTIZAS • TOMAS MORANTE • BINONDO: ALARANG • SHAW: CONFESSIONAL • FAIRFAX: • TEL: 811 1981 • CEBU: • TEL: 233 3407

INQUIRER

Have to ask. Be an Inquirer.

clearance SALE

September 1 to 30

up to
50% off
on selected items

**Big Savings!
Great Value!**

Robinsons Galleria
Flagship Store
Robinsons Mall
Parralim Mall
Sogo Mall
SOGO Center
Mall of Asiat
Mall of Asiat
Mall of Asiat
Mall of Asiat

Robinsons
Department Store

Now, it's aircraft from China

AN AIRCRAFT 1981
supplies under to the
Philippines.

Why not, says the
Philippine Air Force
as it dispatched the
first plane to China to
purchase some aircraft
being offered for sale
by a Chinese manufacturer
that has partnered with a
French company.

The delegation
was led by Maj. Gen.
Randy B. Insarte, a
Filipino who heads the
1981's modernization
office, and as the
forceful.

The team will be
conducting "on-
site" flights at the
Chinese-made aircraft
and the officials who
inspected aircraft for
lack of safety to
inspect.

Sign of times

The official said the
1981's continues to
buy Chinese aircraft
was mostly a
"sign of the times,"
citing China's growing
reputation as an
industrial country.

"They made an offer,
so why not listen to
them?" the official
said, while stressing
that the United States
remains the Philippines
main military defense partner.

The 1981 delegation
will arrive in the
Philippines this week
for the first time since
the 1981's Chinese military
modernization.

It also comes just
weeks after the
Philippines announced
it will purchase some
Chinese-made aircraft,
including fighter jets,
and other military
equipment.

The official said
this was not the first
time Chinese firms
had offered their
products to the
Philippines.

"They tried to sell
jet engines, aircraft
and other military
equipment," he said.

Commercial offer

The official said the
Chinese offer of aircraft
was a "commercial
offer" that would have
to go through the
Philippines' military
procurement process.

Insarte reported on
Wednesday that
China had offered to
sell eight military
aircraft to the
Philippines' Armed Forces
which is seeking to
replace its F-16 fighter
jets.

Philippine Air Force
officials said they are
evaluating the offer of
aircraft and other
military equipment.
Insarte said they had
received the offer from
China in July 2008.

On Monday following
a meeting with Gen.
Insarte, Chinese
Ambassador to the
Philippines announced
a Chinese grant of
500 million worth of
equipment to the
Philippines.

Insarte said the
grant would consist
of military military
equipment, including
helicopters and
transport aircraft for
development projects
in the Philippines.

Robinsons

45
years

A FRESH PERSPECTIVE ON BANKING LEADERSHIP.



Honoring Quintessential Mentors

Since 1985, Metrobank Foundation Search for Outstanding Teachers has continued to discover educators who serve as role models to their colleagues in the profession and among their students.

Now in its 23rd year, the Search continues to uphold the highest standards in selecting teachers who embody exemplary competence, professionalism, and dedication to the teaching profession.

This year, Metrobank Foundation proudly welcomes another batch of ten outstanding teachers to the list of distinguished Filipino educators who have selflessly committed their lives to nurturing our youth.



Metrobank Foundation Outstanding Teachers

(Left to Right): Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher; Mr. Antonio C. Sison, Jr., Metrobank Foundation Outstanding Teacher.

Master/Advanced level

EDITH L. SISON, Ph.D.

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Intermediate level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Elementary level

EDITH L. SISON

Senior Assistant Secretary/Supervisory and Director, and the selection of published works, continued her passion for education. Evaluation, the teaching and learning, and the best of quality and discipline. It is her passion to see every child to become a student, and to see every child to become a student, and to see every child to become a student.

Metrobank Foundation

METROBANK FOUNDATION, INC.

10000 E. 10th Avenue, Suite 100, Denver, CO 80231

Spit it out

FORMER SOCIOECONOMIC PLANNING SECRETARY Fernando Neri is caught between the powerful rock and a hard place. On the one hand, he is the architect of the EDSA-style coalition of official loyalty and the Great Wall of personal conscience.

In media interviews he did not work, answering questions he wished to avoid. Neri has suggested that something unusual took place in relation to the controversial \$500-million contract, awarded to the Chinese firm ZTE, to create a National Broadband Network.

As the days drag on, and more details emerge, the controversy over the ZTE contract deepens. One of those details involves the alleged offer, in form of a P200-million bribe, to Neri to sign the contract. Neri did not issue an outright denial of the bribe offer, but he said, "I only said that I was not the kind of person who accepts bribes. I can't do that. It will be [my] own conscience and I believe in bad karma."

But did such an offer actually take place? It's really difficult for me to say yes or no," he said. "It's difficult to prove either way."

Now this is interesting. Neri is no technocratic babe in the bush; he is a proven politician, he has served as budget secretary and, in Congress, as chief budget planning officer. He is no stranger to the depths of his conscience. So, the bribe—be it the offer or the receipt of it—must be in Neri's mind. But he says no—when asked whether a bribe is offering or not.

We can understand his hesitation about proving a claim of bribery. The issue may well go down to his word against that of another official (whether of the Philippine government or the Chinese firm, we do not yet know for certain). That will be difficult to prove. But two cannot sympathize with his alleged difficulty in judging whether a bribe had in fact been offered or not.

Even if he was never taken, surely the details that have emerged since now tell him that something was definitely offered.

There is a good reason why Neri is being sought for his testimony. The media have been braced against the controversial plan to cross yet another technological divide in information-technology infrastructure for the government.

The NBN initiative, as approved, called for a build-oper-transfer (BOT) scheme, which would not run the government a single cent. At one meeting with Chinese officials, he modified the other day he "declared that this is the position of government at the time—on one side, no loans. It was chosen in the NBN board meeting."

One of the ingenuities of the NBN scandal, however, involved the sudden metamorphosis of the initiative from a BOT project to a government program headed by a government-owned loan. Neri said:

"It's the DOTC that should answer," Neri said.

This suggests that his answer to the question of whether a bribe was in fact offered to him—"It's really difficult for me to say yes or no. It's difficult to prove either way"—is a calibrated response. It is meant to negotiate that difficult passage between two impossible answers, to please both the requirements of official honesty and the demands of personal conscience.

In this light, his repeated refusals during the interview in *Dispute* after *Dispute*, which he says require the President to sign off on his appearance before a legislative inquiry into the ZTE contract, seem to us to be a plea for help. He wants to be given permission to say what he knows.

To that, we say: Say what you know, with or without permission. When the better offer took place, turning it down was a triumph of personal conscience; not talking about it, or perhaps privately bringing it to the attention of higher officials, was an exercise in official loyalty.

Now that the scandal details of the ZTE contract have started to emerge, however, the dictates of conscience have changed. Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed. Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.

Now that the very thing Neri and other government officials told the people wanted to avoid, namely the imposition of yet another corruption-ridden debt on the government or find where he has become a questionable product, the dictates of conscience have changed.



The evils of cross-ownership in power industry (2)

(Continued from page 1)

THE PHILIPPINE CHINA BUILT IN PROJECT to build the Luzon rail system is under the President's Management Inquiry because instead of following proper rules, which was in original intent, it resulted in even higher costs and, in the future, even a worse situation. One of the major flaws of BIP was its allowing for cross-ownership of companies in the power industry.

The power industry comprised three of the five units of state ownership. It is entitled to higher power rates. It is a natural and direct source of the power generation sector, and it is the only source of power for the government. This means that the state is the owner of the power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

But, it is not so simple. In the power industry, there are two main sources of power: one is the state-owned power industry, and the other is the private power industry. The state-owned power industry is the only source of power for the government, and it is the only source of power for the private power industry.

As I See It

Need M. Cruz

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

There is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing. It is a need to evaluate what the Philippine power industry is doing.

not in the Philippine International Court of Justice (ICJ) based in The Hague. It is one of those rare decisions that have the support of our legal community even if there is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

It is a price given for the events that transpired. It is a price given for the events that transpired. It is a price given for the events that transpired.

Living heroes in health sector

IN THIS SENIOR OF MEDICINE, the living heroes of our time, let us remember our health workers in the hospitals, in the health centers, in the clinics and in the communities all over the country. These silent heroes have been the backbone of living nations for their patients, they have the talent of working on the premises could be able to cope for their night-shift duties, and they have the heart of being labeled over-performers when they were able to prevent some diseases.

These are those who have the money in their pockets but they are not counting on it to prevent their patients from dying. They are the ones who have the talent of working on the premises could be able to cope for their night-shift duties, and they have the heart of being labeled over-performers when they were able to prevent some diseases.

LETTERS

No Muslim opposition to GK project

IN THE AUG. 28 ISSUE OF THE Inquirer, Margaret C. Day reported that the Muslim position of the Bay Region, Muslim Council of the Philippines, is that the GK project is not a religious issue.

It is not a religious issue, it is a matter of the human rights of the people of the Bay Region. It is not a religious issue, it is a matter of the human rights of the people of the Bay Region.

—FREDERICK M. SANCHEZ, Manila

Elizapeta's rap denied

ELIZAPETA DENIES the charges of publishing an article in the Inquirer about the alleged rape of a woman by a man.

Elizapeta made a very serious allegation in the Inquirer about the alleged rape of a woman by a man. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

The article was published in the Inquirer. The article was published in the Inquirer. The article was published in the Inquirer.

Advertisement for Lolo's & Lola's Day Out! featuring a photo of a man and a woman in a tropical setting. Text includes 'Gigimik ang lolo at lola mo!', 'Celebrate and relax with your grandparents on September 9!', and 'Participate in many activities designed for large kids and their grandparents'.

Advertisement for Cebu Pacific featuring logos for Cebu Pacific, Cebu Pacific Air, and Cebu Pacific Cargo. Text includes 'Cebu Pacific Air' and 'Cebu Pacific Cargo'.

Large advertisement for Cebu Pacific with the text '#1 + 1 = 7, 07 islands' and 'Because we're the No. 1 domestic airline, we're offering more than 100,000 seats for only P1,000* to any domestic destination!'.

Advertisement for Cebu Pacific Air with the text 'Sale period: September 7 to 11, 2007', 'Travel period: November 1 to December 20, 2007', 'Promo is non-refundable.', and 'CEBU PACIFIC AIR.COM'.

If ZTE deal cancelled, China will not cancel \$400-M loan—Favila

By John L. Lopez

STONED—CHINA WILL NOT CANCEL the \$400-million loan facility it recently granted the Philippines even if the latter scraps the \$220-million national broadband network deal won by the Chinese firm ZTE Corp., Trade Secretary Peter Favila said here yesterday.

"It's really up to the Philippine president. That's what China is saying. If the Philippine government doesn't want

it, it's on his head to lose," Favila said when interviewed during a break in the meetings of ministers for the Asia-Pacific Economic Cooperation (APEC) summit.

Not fly-by-night

Favila said that was what his counterparts, Chinese Commerce Minister Hu Jintao, said here when they met during the Association of Southeast Asian Nations (ASEAN) Meeting in Manila two weeks ago.

He said that "secondary to what is being said to Manila," ZTE must fly by the night company but is the "strongest company in China, which has a track record, much, much bigger project than the NBN project in the Philippines, according to the trade secretary. But Favila said China did not specify what project would be funded by the \$400-million loan.

"I suppose so," he said when asked if the Chinese government would not

withdraw the loan if the ZTE contract were cancelled.

"The withdrawal of China was chairmen of China, I suppose, whatever project we want can be funded through this loan," he said.

Favila said canceling the ZTE deal would not affect AP-China relations.

Expanding trade

"We talked about how to... and I told him that what was being said that

there was no such China and investment in the Philippines was not true. I told him that as long as I am the minister, we should not allow anything that will get in the way of furthering our relations," he said.

Asked if honoring the ZTE deal would mean any loss of sovereignty in the future, Favila said, "We don't have any specific about certain business deals. Let's look at the bigger picture. We trade with China as expanding."

An extra day thrown in!
Adds more shopping spin!

IN
S&R
MEMBERSHIP SHOPPING

SEPTEMBER TO REMEMBER

MEMBERS' TREAT!

SEPTEMBER 13-16, 2007

New Sign-Ups and
Renewals of Membership

TODAY

September 7, 2007

through Sunday, Sept. 16, 2007

GET FREE SHOPPING COUPONS
WORTH P200!

Catch it now before the
CRAZY RUSH
starts!

S&R
MEMBERSHIP SHOPPING

Shopping Reminded. Shopping Refined.

Store hours: 9 am - 9 pm

S&R The First
2nd Floor, 1st Avenue
Mall, Makati City
Tel: 886-8868
Fax: 886-8868

S&R Alibay
1st Floor, 1st Avenue
Mall, Makati City
Tel: 886-8868
Fax: 886-8868

S&R Congressional
1st Floor, 1st Avenue
Mall, Makati City
Tel: 886-8868
Fax: 886-8868

S&R National
1st Floor, 1st Avenue
Mall, Makati City
Tel: 886-8868
Fax: 886-8868

S&R National
1st Floor, 1st Avenue
Mall, Makati City
Tel: 886-8868
Fax: 886-8868

© 2007 S&R. All Rights Reserved.

Apec nations agree climate change of 'vital interest'

MANILA—PEOPLE'S REPUBLIC OF CHINA and other nations agreed yesterday that climate change was of "vital interest," but squabbled over whether the

United States worked for a third day to craft the wording of a global warming statement that would be approved by 21 leaders at the summit. Leaders battle here was

reflected over the bigger picture issue of climate reduction targets.

President Hu Jintao reiterated China's position that the United States was the best place to tackle climate change and that rich nations should bear more responsibility than developing countries for reducing global pollution.

China and other developing nations were opposing a US-backed Australian plan for the leaders of the Asia-Pacific Economic Cooperation group to include hard targets in their statement, diplomats said.

The specifics of Australia's plan were sketchy, but officials said they involved heavily deflected aims to include "strong intensity" rather than greenhouse gas cuts.

Australia advanced a step toward its aim of crafting Sydney as the global warming

summit, after the summit was held in the city. The summit was held in the city.

"Climate change, energy security and clean development are of vital interest to APEC economies and will be a key theme for APEC leaders," the statement previously said.

The ministers said they "welcomed initiatives that encourage individual economies to set goals and formulate action plans for improved energy efficiency."

The final wording of a separate leader statement on climate change was being hammered out by other officials, and hard targets were the main sticking point.

Differences on numerical target

Differences of opinion remained on "the need to have a numerical target or not," Indonesian Foreign Minister Ali Alatas said.

US and Japanese officials said that the United States was not in a hurry to set energy targets, as the amount of energy needed to produce one unit of gross domestic product.

Philippines and other international issues surrounding the summit in Manila.

The leaders decided the issue of climate change would come up during the

summit. The summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

Leaders said the summit was held in the city.

He, at a joint news conference with Australian Prime Minister John Howard, and promising that any APEC summit on climate change should make clear that UN negotiations "should remain the main channel for the international efforts to tackle climate change."

Following a gift ceremony the US-backed anti-global warming world position. He said any APEC summit should recognize "national but differentiated responsibilities"—meaning developing nations should not bear the same burden as developed ones in cutting emissions.

Foreign Minister Alexander Downer and the Australian proposal was not an attempt to "pressure" the US framework, but an attempt to get more nations to work together toward global warming.

Common commitment

"We would like the world to agree... it is a positive where all countries make a common commitment to reducing and eventually eliminating CO₂ emissions," he said.

The United States and Australia want APEC leaders to release a new approach to climate change that would require "China, however, other nations and Japan, and other developing countries to meet targets on reducing greenhouse gases."

Developing nations maintain that APEC, a consensus-based, trade-oriented group, is not place to discuss the details of a new approach to tackling global warming.

Work on mechanism to Kyoto protocol

These details, APEC officials said, should be handled up within a UN framework, the summit body has called a meeting in Indonesia in December to start work on a mechanism to the 1997 Kyoto Protocol, which establishes developed nations for emission targets.

The United States and Australia rejected Kyoto, arguing that climate targets that could hurt economic growth should apply to all nations.

In their deliberations, the trade and foreign ministers agreed on a range of other topics, including the protection of the law, trade among nations, infrastructure and environmental measures and food and product safety measures.

GMA has a lot on her ...

"We will be active in the discussions, we will make sure only our views but also the views of the media... when we are meeting with the media, we will make sure our views are being heard."

Why speak on climate change

Speaking after the APEC summit, President Gloria Macapagal Arroyo said the Philippines fully agreed that the summit was for the climate change agenda called for flexibility, acceptance of national circumstances, and fair burden-sharing.

"With its ongoing implications on global environmental development, stability and security, climate change is a major issue that APEC cannot ignore," Arroyo said.

"We support international climate change cooperation based on the principle of common but differentiated responsibilities."

Arroyo said she was determined to strengthen their climate change programs, sharing of information and experiences with regional and international partners, particularly on new technologies and science policy to strengthen their agricultural and also adaptation "that is to be understood."

He stressed that under the UN Framework for Climate Change Convention and the Kyoto Protocol, the Philippines had already implemented and continued key programs such as the Clean Environment Fund (CEF).

18 RP projects

The APEC President's 128th address during the summit was the Philippines to voluntarily reduce greenhouse gas emissions through private sector initiatives.

In fact, the nation-based mechanism had generated 28 projects in the Philippines, according to the summit body. The rate per year of emission reduction credits registered in the country.

Arroyo, however, said that national programs had to be pursued alongside international and international efforts to reduce climate change.

With a report from GMA's R. Bolina, AP

The country's first mobile TV
right in your hand.

SMART



TV anytime, anywhere.

WIDEST COVERAGE*

Only Smart TV with coverage for all the widest mobile TV coverage.*

CLICK AND WATCH

Use your keypad to view content on your phone.

LIVE**

See what's happening live while you are on TV.

UNLIMITED VIEWING

View Smart TV content on your phone as long as you like.

Try myTV now for FREE!

Entertainment

Never miss another show from popular channels.



Sports

Catch the latest sporting events on the go.



Documentaries

Always be informed about the world.



News

See the news as it happens when it happens.



Inquire now! Call *6988 or 888-1111 for more info.

For more details, visit Smart TV website at www.smarttv.com.ph or call 888-1111.

Through landline or cell phone (GPRS) network.

Available for Smart TV. Smart TV is a registered trademark of Smart TV.



SMART
THE POWER TO LEAD

News

Read your headlines before you start your morning commute in 2007 (Continued)

GMA would let peso rise, issues order to help exporters

By Michael Lee/Staff

PRESIDENT MACAPAGAL-ARROYO has refused to intervene to arrest the sharp rise of the peso against the US dollar.

Instead, the President issued Administrative Order No. 194 "Instituting emergency upgrade exports in the face of a strong peso."

AO 194 was signed on Tuesday but was made public on Wednesday by Executive Secretary Eduardo Isonio before the President left Thursday to attend the Asia-Pacific Economic Cooperation (APEC) summit in Sydney.

The peso's continuing rise against the dollar has led to calls from the export sector for the government to slow down the currency's appreciation, claiming it has led to the shutdown of 70 mostly small- and medium-scale export enterprises and resulted in P1.5 billion in foreign exchange losses in the first half of the year.

Reconsider policy

On Wednesday, Sergio Ochoa-Lara Jr., president of the Philippine Exporters Confederation, appealed to the Senate Finance Committee (SFC) to reconsider its foreign exchange policy to prevent the export sector from losing its global competitiveness.

Although Ochoa-Lara is close to his, the President is standing pat on his "policy of nonintervention." She has said time and again that market forces, not politics, should decide the peso-dollar exchange rate.

Macapagal has also said that a stronger peso means lower foreign payments on the country's foreign debt, which stood at P3.7 trillion in June.

In the AO, the Arroyo said she recognized that exports needed to be pushed to move into higher value lines and processes and technical and credit support must be provided for those willing to be upgraded.

Instead of the central bank intervening,

however, she said contributions from government-owned and controlled enterprises that are benefiting from the strong peso, like National Power Corp. and TransAsia Corp. (TAMSA), could be used to help exporters.

Upgrade exports

The said SPC and TAMSA should help ensure that the business of electricity consumers the exporters "continue to be viable."

The President ordered the Department of Trade and Industry to work with the Technology and Innovation Resource Center, government financial institutions and business to "draw up and implement a program with development loans to upgrade the quality design and packaging of Philippine exports, especially those being pushed out of the market due to the exchange rate."

The ordered GMA's like SPC and TAMSA to head the technical support for the export upgrading program which, she said, would ensure serious long-term to the exchange rate and help ensure that export businesses remained viable.

Strong economy

In an annual auction meeting, President said the Department of Finance and National Treasury and Development Secretary said that "the strong economy is a result of the strong peso."

Isonio disagreed with businessmen who said that a strong peso did not mean a strong economy.

"That's their own opinion. One might say this for some of our social and infrastructure projects because of the strong peso. We have some savings, we are able to make our deficit, among other things," he said.

He noted that economic managers and financial analysts had said that the government could balance the budget by 2008, even if the target for a balanced budget is 2008.

"All these things are contributory to the improved economy," said Isonio.

GMA acts on rice prices in metro

CENTRAL COLLEGES IN THE PHILIPPINES

CONGRATULATES

ITS
FIRST BATCH OF NURSING GRADUATES

For Attaining

89%

passing percentage

in the

Nurse Licensure Examination (NLE)

held on June 10-11, 2007



TO KEEP THE price of rice from rising further, the Metro Manila, Pasig, Marikina, and San Mateo, Rizal, and the Department of Health (DOH) announced the public the government was doing something to raise the price of rice from increasing and was addressing the inadequate supply of National Power Corp. (NPPC) rice.

The DOH said the government was doing something to raise the price of rice from increasing and was addressing the inadequate supply of National Power Corp. (NPPC) rice.

The DOH said the government was doing something to raise the price of rice from increasing and was addressing the inadequate supply of National Power Corp. (NPPC) rice.

In our October meeting last Tuesday, I directed the Department of Health (DOH) to step up the delivery of rice in public markets where the price of rice had increased and where there was no NPPC rice," the President said in her department speech. Clerk, the O. Arroyo said.

715-5170 / 715-3777 / 715-0840
52 Aurora Boulevard, Quezon City
www.ccp.edu.ph

The information is provided by the Central College of the Philippines.



Aplus

Website: www.inquirer.net/metro

METRO

Editor: Roder C. Diyasupul

First printed in Metrobank Building, 1000 North Avenue, 1000 North Avenue, 1000 North Avenue

Svenson
Saved
My Hair!



Call 892-HEAR (4424)

Frat dares UP over studies' suspension

NCPAG dean says it's a moral issue

By Juanito I. Andrade, Kristine L. Abue and Tim G. Santos

THE SIGMA RHO FRATERNITY IS THREATENING to sue the University of the Philippines if the preventive suspension of four of its officers is not lifted.

The four were suspended for the death of a senior public administration student, Cris Anthony Mendez.

The threat was contained in the letter issued by Vice-Chancellor for Student Affairs Elizabeth Inciong regarding officials of the Sigma Rho, at the College of Engineering, Law and Social Sciences, and the National College of Public Administration and Government (NCPAG) starting Aug. 31.

In the letter, lawyers of the fraternity asked the UP administration to lift the suspension order so they would sue the university, citing provisions of the university's code on due process for students facing charges.

'Too much'

NCPAG dean Alex Brillantes Jr. said that while the fraternity members had the right to due process, threatening the university with a law suit was "really too much."

"This investigation was Mendez's death is more than a legal question. This is a moral question now. They have to look at this from perspective in all this," Brillantes said.

Meanwhile, the UP Education Executive Committee confirmed the "unethical and despicable death of Mendez in what has been reported to be a fraternity hazing incident." The committee is composed of deans and directors of the colleges and schools and is chaired by the chancellor.

"The university advised the public and the concerned family that it will exert all efforts and spare no one to bring the truth to light," the statement read.

Change

"The Executive Committee calls to particular upon those who were directly or indirectly involved in this moral outrage to acknowledge and take responsibility for their actions," the statement added. "UP Education is finally resolved to intensify all efforts to change the culture of violence which, from time to time, rears its ugly head in the course of institutions' and inter-fraternity conflicts."

In addition, said committee, it supported proposals that would provide universities and colleges stronger control over fraternities to prevent hazing.

The NCPAG dean said Sigma Rho, the fraternity Mendez reportedly tried to join, denied allegations they were involved in the incident. Students allegedly



ALL CLEAR

Airlines approach the New Raptis International Airport in Pasig City now cleared of all threats. But more domestic flights are being rescheduled. The Metropolitan Manila Development Authority has stopped its efforts to remove giant advertising billboards in Metro Manila.

45 years

Metrobank

Orix Metro's
Truck Financing:
A Work In Progress

Orix METRO Leasing and Finance Corporation began offering Orix Metro's 45th anniversary special financing program to Metrobank's customers. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

Orix METRO's truck financing was designed to meet the needs of Metrobank's customers who are looking for a more flexible and convenient financing option for their trucks. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

Orix METRO's truck financing was designed to meet the needs of Metrobank's customers who are looking for a more flexible and convenient financing option for their trucks. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

Shift your business into high gear

Orix METRO's truck financing was designed to meet the needs of Metrobank's customers who are looking for a more flexible and convenient financing option for their trucks. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

Orix METRO's truck financing was designed to meet the needs of Metrobank's customers who are looking for a more flexible and convenient financing option for their trucks. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

Orix METRO's truck financing was designed to meet the needs of Metrobank's customers who are looking for a more flexible and convenient financing option for their trucks. The program is designed to provide Metrobank's customers with a more flexible and convenient financing option for their trucks.

NO SWEAT

Flintkote

NO LEAKS

Flintkote

Flintkote is a one of the greatest innovations in the construction world. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal.

Flintkote is a one of the greatest innovations in the construction world. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal.

Flintkote is a one of the greatest innovations in the construction world. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal. It's the only product that can be applied to all types of surfaces, including concrete, masonry, and metal.

Human rights workshops in Metro enlist support of Army, policemen

By Joseph R. Up

TEACHING THE LIVING, 300-page book of human rights stories is being distributed to police officers in the country, Army and police officers, who have taken to the streets to defend human rights to be considered in urban police communities in the Philippines. The Armed Forces of the Philippines (AFP), together with the Philippine National Police and a non-governmental organization, Philippine Human Rights Movement (PHRM), jointly agreed a memorandum of agreement with the Commission on Human Rights that would help promote various uses of human rights education.

Gen. Rep. Gen. Benjamin D. Aquino, outgoing chief of the National Capital Region Command (347th), yesterday admitted that the AFP had always been involved in the protection of national order and peace and that it was not a police force. He said that the AFP was not a police force and that it was not a police force.

The AFP was not a police force and that it was not a police force. He said that the AFP was not a police force and that it was not a police force. He said that the AFP was not a police force and that it was not a police force.

The AFP was not a police force and that it was not a police force. He said that the AFP was not a police force and that it was not a police force. He said that the AFP was not a police force and that it was not a police force.

Cops helpless as robbers strike twice in Valenzuela

By Henry C. Carvajal

PHILIPINOS A HEARTY crowd in their response against crime when an elderly man took off with more than P400,000 in cash and valuables in a robbery incident in Valenzuela City early morning yesterday.

City police chief, Senior Supt. Nito Belandier said, the incident took place in an all-night convenience store and a small drug store in the area. The police chief said that the incident took place in an all-night convenience store and a small drug store in the area.

Royale Homes Marketing Corporation 13th Anniversary BEYOND EXTRAORDINARY, BECOMING EXEMPLARY

Royale Homes Marketing Corporation (RHMC) one of the largest and fastest growing real estate marketing and sales companies, is celebrating its 13th anniversary this September. A company established by Benigno Aquino III, the former President of the Philippines, RHMC has become a household name in the Philippines.

This year's anniversary celebration will be marked by the launching of Royale Homes Marketing Corporation's 13th Anniversary Special Edition of the Philippine Real Estate Directory. The directory is a comprehensive guide to the real estate industry in the Philippines.

The directory is a comprehensive guide to the real estate industry in the Philippines. It provides information on the latest real estate trends and developments in the country.

The directory is a comprehensive guide to the real estate industry in the Philippines. It provides information on the latest real estate trends and developments in the country.

The directory is a comprehensive guide to the real estate industry in the Philippines. It provides information on the latest real estate trends and developments in the country.

The directory is a comprehensive guide to the real estate industry in the Philippines. It provides information on the latest real estate trends and developments in the country.

The directory is a comprehensive guide to the real estate industry in the Philippines. It provides information on the latest real estate trends and developments in the country.

ROYALE HOMES

MARKETING CORPORATION

EXCLUSIVE MARKETING NETWORK FOR S.T. ALUCIA

CELEBRATES

13th Anniversary Beyond Extraordinary, Becoming Exemplary!

THE EXCLUSIVE COMMITTEE
Benigno A. Aquino III, President
Dr. Benigno A. Aquino III, President
Dr. Benigno A. Aquino III, President

Royale Homes Marketing Corporation is celebrating its 13th anniversary. The company has achieved many milestones in its 13-year history.

The company has achieved many milestones in its 13-year history. It has become a leading real estate marketing and sales company in the Philippines.

THE RHMC BOARD OF DIRECTORS

Benigno A. Aquino III, President

Dr. Benigno A. Aquino III, President

Dr. Benigno A. Aquino III, President

Dr. Benigno A. Aquino III, President

Dr. Benigno A. Aquino III, President

Dr. Benigno A. Aquino III, President

MAIN OFFICE:
10th Floor, State Center 3, Ortigas Ave.,
Mandaluyong City
Tel nos: 726-7105, 726-7107, 726-4217
Fax: 726-4013
www.royalehomes.com.ph

Report pins Israel for Lebanon war civilian deaths

JERUSALEM—NEWSPAPERS in Israeli daily newspapers have accused Israel of being responsible for the deaths of Lebanese civilians during the last year's war, Human Rights Watch said on Thursday.

The findings, in a new report by the New York-based group, challenged Israel's argument that Hezbollah guerrillas were to blame for fighting within Lebanese towns and villages during the 34-day conflict in July and August 2006.

During the months of its assault in areas hit by Israeli air

strikes and artillery, Human Rights Watch said it found no evidence of Hezbollah guerrillas systematically using civilians as "human shields."

The group, which also documented Hezbollah's earlier attacks on Israel, faulted Israeli forces for attacking political and social targets of the Iranian-backed movement.

"Hezbollah fighters often didn't carry any weapons in the open or regularly wear military uniforms, which made them a

hard target to identify," Human Rights Watch's executive director Kenneth Roth said in a statement ahead of the report's release.

"The [document] partly due to, but before, former leaders in distinguishing between civilians and combatants, and if it doubt to treat a person as a civilian, as the law of war requires."

Some 2,200 people in Lebanon, including around 274 guerrillas, died in the war, which was triggered by a deadly Hezbollah rocket fire, then

called over 130 Israeli troops of the army personnel.

Israel said in June, which overrode Hezbollah's

demands, had used Hezbollah "as a shield" to launch attacks on Israel. "We continue with accepted norms in the conduct of military conflict and we continued with the accepted norms in the conduct of the war of war," said Human Rights spokeswoman for Israel's Foreign Ministry.

Human Rights Watch and Hezbollah jointly issued a statement on Thursday that said

guerrillas were responsible. "Shooting civilians is a crime in 170 laws and also in the civilian population," Human Rights Watch said.

Human Rights Watch said it found evidence of civilian deaths in the conduct of military conflict. It also found evidence of civilian deaths in the conduct of military conflict.

Human Rights Watch and Hezbollah jointly issued a statement on Thursday that said

in some instances, Hezbollah's use of civilians as human shields, or using weapons in populated areas, but that this did not constitute "shooting" civilians in the area of conflict. Hezbollah's earlier attacks on Israeli military forces, Human Rights Watch said, had not many civilians were made to know that that kind should have been avoided.

"During the conflict, we don't have information about civilian deaths," Human Rights Watch said.

Burma monks take 20 security troops hostage

RANGOON—HUNDREDS of Buddhist monks have taken about 20 members of Burma's security forces hostage inside their monastery one day after clashes broke out at an religious protest, soldiers and Myanmar.

The security forces came to the monastery to apologise for the violence Wednesday in the central state of Patheingyi, where 100 km south of the country's commercial capital Yangon, soldiers said by telephone.

In at least three monks were injured after security forces fired tear gas and used batons to disperse a crowd of 100 monks who were protesting against a military rule in the country, they said.

The monks blocked the country's main road into the monastery and set fire to their vehicles on fire, the soldiers said.

"The monks told the people in the town not to participate in this protest. They want to solve the problem themselves," one monk said.

The gate to the Abode monastery, where about 700 monks live, has been closed since 12.30 a.m., the monks said.

All the town's shops had

closed in hundreds of people poured into the streets to support the monks from outside the gate, one monk said.

"The security forces outside the monastery are too afraid to go near the crowd. They want even show their military rifles," one monk said.

"I fully support the monks. They were just peacefully protesting for the people. The monks are absolutely right," he said.

"This happened that some security people would like to be in front of the monks in this country."

Monks are important cultural figures in Myanmar, which is a predominantly Buddhist nation, also known as Myanmar. Their participation in religious acts helps to bring people support in a predominantly Buddhist country.

These monks were heavily criticised by the military when they demonstrated in the streets in the month of Yangon and killed monks, it is believed.

The general secretary in Patheingyi was the first time that

unarmed monks are believed to have been deployed to break up one of the last demonstrations that have erupted around the country since May 19.



THE FRANCE AND I

Japanese Prime Minister Shinzo Abe (right) with his wife and daughter (left) in Tokyo. Abe is the first Japanese Prime Minister to visit France since his first term in 1996, coinciding with his first birthday on Thursday.

Study finds US Jews distance selves from Israel

CHICAGO—FINDING 33 million American Jews are becoming increasingly less likely to see Israel as a central part of their identity, a survey released on Thursday.

According to the survey, which was conducted by the Pew Research Center, the study found that the number of Jews who see Israel as a central part of their identity has declined since 1999.

The survey found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.

The survey also found that 33 percent of Jews see Israel as a central part of their identity, down from 41 percent in 1999.



With Makalu Makalu, you can (HBO), you can go to the beach and enjoy the best surfing experience ever.

From 11:00 a.m. to 11:00 p.m. (HBO), you can go to the beach and enjoy the best surfing experience ever.



With Makalu Makalu, you can (HBO), you can go to the beach and enjoy the best surfing experience ever.

From 11:00 a.m. to 11:00 p.m. (HBO), you can go to the beach and enjoy the best surfing experience ever.



Call 1-800-85-0000

Visit www.hbo.com for more info

Visit your nearest HBO location



The world's local bank

The World

Editor Laurence B. Suarez

B-52 carried nukes over US by mistake

WASHINGTON—THE US MILITARY SAID ON Wednesday it was investigating an alarming security lapse when a B-52 bomber flew the length of the country last week loaded with six nuclear-armed cruise missiles.

The Standard was reported to President George W. Bush after the nuclear warheads were discovered when the aircraft landed at Barksdale Air Force Base in Louisiana, a military official said on condition of anonymity. An air force official, who also asked to remain anonymous, said the B-52, which originated at Minot Air Base in North Dakota,

had on cruise missiles with nuclear warheads loaded on its main under the wings. The US Air Force has ordered the thousands of aircraft to be removed from Minot Air Base in North Dakota by the end of the year, and has ordered an investigation into the lapse. "We incidentally, a Pentagon spokesman said. "At no time were there a chance

to be able to say," said Lt. Col. Ed Thomas.

"It is important to note that this was a security issue, not a nuclear issue," said the military spokesman in a statement.

The Pentagon would not provide details, citing security rules, but an expert said the incident was unprecedented, and pointed to a disturbing lapse in the air force's command and control system.

"It seems to be a mistake that many people, I think, can understand," he said. "The fact is, it's a mistake that is not a mistake, it's a mistake that is not a mistake, it's a mistake that is not a mistake."

"We have to make sure that

checks specifically to see that's not the case," he said.

US lawmakers expressed outrage at the incident.

"It is absolutely unacceptable that the Air Force lost track of these six nuclear warheads, even for a short period of time," Representative Edward Markey, a Democrat on the House Homeland Security Committee, said in a statement.

"Nothing like this has ever been reported before, and we have been assured for decades that it was impossible," said Markey.

Two Republican lawmakers on committees overseeing military affairs, Jim Cooper and Tim Wirth, said in a joint statement they were "deeply concerned" by the incident and said the United States must "ensure our nuclear assets are protected by the highest standards."

The breach originally was reported by the Military Times newspaper Wednesday and was confirmed by the Pentagon later in the day.

US Defense Secretary Robert Gates was notified early Friday of the incident by Air Force chief of staff Gen. Michael "Buz" Sten

Monroy. Pentagon press secretary Geoff Morrell said.

"Gates also will tell you that it was important enough that President Bush was notified of it," Morrell said.

Gates has reportedly been looking into the incident, and expects a report by the end of next week, he said.

"The mission was completed," a Pentagon spokesman has been informed of his duties, and that action is pending the outcome of the investigation," he said.

"In addition, other aircraft were diverted from their scheduled missions," AFP

Germany searching for 10 suspects behind attack plot

BERLIN—GERMAN AUTHORITIES were searching Thursday for about 10 suspected support crew on identity group linked to al-Qaida who are believed to have assisted the four-vehicle attack on the German embassy in London last week.

The German authorities said they were looking for the four-vehicle attack on the German embassy in London last week. The German authorities said they were looking for the four-vehicle attack on the German embassy in London last week.

"This is the attack that we are aware of at the moment," the German authorities said, adding that the German authorities were looking for the four-vehicle attack on the German embassy in London last week.

The German authorities said they were looking for the four-vehicle attack on the German embassy in London last week.

that killed 191 people in Madrid in 2004 and 52 commuters in London two years ago, prosecutors said Wednesday.

"We were able to succeed in investigating and pursuing the most serious and most dangerous suspects," German Federal Prosecutor Monika Herms said at a news conference. He declined to name specific targets.

By Wednesday, a senior US State Department official said that the German authorities had identified the four-vehicle attack on the German embassy in London last week. The German authorities said they were looking for the four-vehicle attack on the German embassy in London last week.



THE DAY THE DINOSAURS BEGAN TO DIE

Computer-generated simulation shows an asteroid striking the Earth in Mexico's Yucatan peninsula around 65 million years ago. The outcome of the disaster is that the dinosaurs are extinct. The simulation was created by a team of scientists at the University of Arizona. The simulation was created by a team of scientists at the University of Arizona.

It's your city: How will you power it?

BRISBANE. IF YOU RUN A CITY, WHAT energy source would you use—cheap coal, or costly but environmentally friendly solar power?

As players move through the US energy map, they are looking for a way to deal with a potential future energy supply crunch in an online game called *Energyville*, which uses real data and scenarios to power a city and its people.

Players in the first game, designed by The Environmental Group, can choose from sources such as biomass, natural gas, nuclear and petroleum, with all of these and hydrogen being added to the mix by 2015. Players can also invest in energy efficiency.

"Energyville is an engaging way of looking at the real world decisions that have to be made in meeting rising global energy needs," said Thomas Zepke, chairman of the Environmental Group, which is a subsidiary of the US Environmental Protection Agency.

The game looks at the economic, environmental and security trade-offs and opportunities from different energy sources to power cities, factories and vehicles in a city of almost 4 million people—about the size of Singapore—combined with random events that affect choices.

Reuters

BORACAY

AND OTHER DOMESTIC DESTINATIONS

P18.00

FOUR PACKAGES AVAILABLE

MANILA-CEBU-PALAU US\$ 18.00

plus tax

Exclusion of taxes & surcharges, and valid for sale only during the 10th Philippine Travel Mart at S/F Megastore Mall, SM Megamall on Sept. 7-8, 2007.
Valid until: Sept. 8 - October 15, 2007

Book at Asian Spirit booth no. 2 & 3 or call 855-3333 for more details.
www.asianspirit.com

Asian Spirit

The only JET to CAGILAN

BLUE OCEAN STRATEGY

W. Chan Kim • Renée Mauborgne

SM SUPERMARKET

SM SUPERMARKET HOLDS BLUE OCEAN STRATEGY SEMINAR FOR SME'S

The food retail industry is one that is filled with intense competition and struggle for differentiation. In a field where the market share seems saturated, and where competition includes some of the Fortune 500 companies, it is a big challenge for smaller companies to make their mark in the industry.

SM Supermarket held the "BLUE OCEAN STRATEGY" seminar as part of its advocacy to help support Small and Medium Enterprises achieve better market reach. The seminar is absolutely free and aims to teach these companies new strategies to reach their goals by making competition irrelevant. The seminar will discuss how these companies can achieve high growth by reaching beyond existing demand to find a "blue ocean" of untapped space and to formulate their unique strategy to develop new products and new profit sources.

The seminar/workshop shall be by marketing guru, Mr. Joseph G. Chan, Chairman and Chief Marketing Strategist of Blue Ocean Strategy, Inc. and the first and only person to have successfully completed the Blue Ocean Strategy qualification process in Vietnam and the first-ever professor of the Blue Ocean Strategy in Southeast Asia.

The BLUE OCEAN STRATEGY Seminar will be held at SM Mall of Asia's Conference on Wednesday, September 12, 2007, from 9:00 am to 12:00 noon.



SPORTS

Labor: Teodoro S. Molave

Assistant Editor: Francis T. J. Ochoa

For more sports news, visit sports.inquirer.com.ph or call 1-800-1-1111

WHAT'S INSIDE

Federer
tames
Boddick
anew / A31



Blue Eagles rip Maroons

By Jonathan M. Pags

FOR ARMO ANDERSON SALVING OUT JERINO going to the first half and the Blue Eagles rolled over the most hapless side this season in a 70-30 rout at the University of the Philippines Maroons in the UAAP men's basketball tournament yesterday at the Malls @ Ayala Center.

The Eagles, who were killed three in the first half, played up their double-digit victory to rise to 4-1 and now sit second in the First Four.

"In the first half we were just too relaxed, especially on offense," said coach Francis Jerino. "But in the second half, things grew up. Five members scored with 10 or 12 points in the second half."

"We gave them too many open looks in the sec-

ond. Attentions. Challenged them to come out with more intensity, more fire and they responded by giving much better defense."

The Eagles' 24-point win margin suggested by their 40-20 lead in the second half. The Eagles' 24-point win margin suggested by their 40-20 lead in the second half.

By Jonathan M. Pags

PSBank adds a fresh perspective in banking leadership

In the midst of numerous changes, PSBank, the country's second largest savings bank and subsidiary of financial giant Metrobank, is quick to recognize the public's performance. These are considered new banking solutions that not only offer a regional financial services but also provides a fresh perspective in banking leadership.

PSBank President Pascual Garcia III said that being in

touch with customer's choice is integral in developing the right products and services for them. "PSBank clients come from different market segments and we have to tailor-fit our products to suit their requirements," he added.

A prime example of PSBank's commitment to providing innovative products is the "Think Out Loud: My Day Day" (TOD) campaign. Clients can expect a credit facility as their home loan ap-

plication is two working days. Since its launch, PSBank experienced a 60.3% increase in its home loan applications. The outstanding performance of the TOD campaign is due to the 90% satisfaction of working the 5 days turn around time.

The campaign assures respondents of a request about their home loan application in five working days or less, provided that they submit all the required documents. If no

credit decision is received by the customers within 5 working days, PSBank is giving a 1% reduction on the first year interest rate for all approved home loans.

The procedure is very simple. The client needs to fill-out a home loan application form and submit it together with the complete required documents at any PSBank branch nationwide.

PSBank's quick credit decision is due to its technological

ly-enhanced loan processing system. Applicants' applications are updated automatically via SMS on the status of their application. With a strong inter-branch transaction capability, customers can conveniently apply for a home loan at any of PSBank's 102 branches nationwide even if it is not their home branch.

What's more, PSBank is the first bank to offer fixed terms up to 25 years. Plus, it provides the competitive rates as low as 5.75% fixed for the first year.

PSBank's TOD campaign was created to address clients' needs for simple processes when applying for home loans as well as a faster



business and service excellence award in home loan applications. Our TOD campaign was bestowed the "Best Insight and Strategic Thinking" award during the 2nd Integrated Marketing Communications Effectiveness Awards (IMECA) PSBank President Pascual Garcia III said.

Panalo Ka sa PSBank Home Loan!

Give us 5 days. Or else, you get 1% less.*



Panalo ka sa 50% ng approval sa PSBank Home Loan! 80% ng applications nationwide receive a decision in five days or less. Panalo ka sa 1% less sa fixed rate home loans up to 25 years! Ang bigat nito sa 1% rate break sa ibang mga financial institution. At sa bawat ng interest rates, naging mas mabigat sa ibang mga. That's the PSBank Home Loan Guarantee!

Get the PSBank T.G.I.F. Home Loan. Apply at any PSBank branch nationwide or through www.psbank.com.ph



*Subject to approval of all required documents.
To learn more, visit www.psbank.com.ph or call 1-800-1-1111. PSBank is a member of the Metrobank Group.
To learn more about Metrobank, visit www.metrobank.com.ph or call 1-800-1-1111. Metrobank is a member of the Metrobank Group.

Real property. Real Deal.

Get 3% fuel rebates with Petron-BPI Mastercard

Rebate valid from April 1, 2007 to June 30, 2007. For details, visit www.bpi.com.ph



Business in Connection

Enjoy the Best First Class Service in the World

Indulge in the **BOHANNAN AIR**™

Bohannan Airline, Inc. 2007

BUSINESS

Editor: **Rod O. Manzano** • Assistant Editor: **Carla S. Mariano**
 Telephone: (632) 863-1000 • Fax: (632) 863-1001 • E-mail: business@inquirer.com.ph

7 PM Tech Squad

Join the Tech Squad

Host: **John Tan**

Topic: **Technology**

US crisis seen lifting bonds, stunting stocks

Visiting Lehman execs warn of worsening credit crunch

By **Dan C. Dunbar**

THE WORLD IS NOT LIKELY TO SEE THE END OF THE US housing slump any time soon, and this could cause spell disaster for stocks but open up some opportunities in bond markets, visiting officials of leading US investment bank Lehman Brothers said.

"I think the housing crisis will be here for several years in the US and that could lead to slower growth in the US. I will be more concerned with the export markets than the bond markets," said Paul Kim, senior vice president at Lehman handling mortgage-backed securities trading.

"I would think if the market

remains pessimistic is not liquid in the US, it will probably be a good time to be in bonds where you're monetizing the spread," Kim said Wednesday night at a dinner with the President of the Philippine Economic Foundation.

India's presentation on the adoption of this has been the focus of the US

PHILIPPINE DAILY INQUIRER

45 years

Metrobank

At 45: A fresh perspective on banking leadership

Can your bank give you the luxury of time, while you sleep in the comfort of your bed? Can your bank give you peace of mind knowing your wealth and funds are securely managed? Can your bank create a worry-free future for you, your family, and employees? Can your bank really take care of you and your needs in a state where possible and avoid deplete your expectations?

Metrobank knows the importance of these questions in every individual or company for that matter. That is why the biggest bank in the country has an array of products meant to solve your fear of the uncertain future to make you enjoy life fully today. Simply put, everything's taken care of in Metrobank's "good hands" of ownership - be it in real banking, insurance, corporate banking, and real estate.

Consistent top performers

Domestic and multi-sectored, Metrobank's trust products and services are targeted for every market segment. These include the high net worth individuals, top 1,000 corporations, the middle market segment, government, NGOs, and even the overseas Filipino. Consistent top performers with superior yields, these products are uncomplicated, easy-to-understand and accessible.

No matter of fact, Metrobank consistently ranks in the list of global consulting firm Watson Wyatt's Worldwide 100. In terms of good performance of retirement funds for the last five years," according to Jane Sullivan of Trust Banking Group.

Still says as an added value to good financial returns, Metrobank's trust products are defined through efficient and transparent processes that place a premium on client's time. Likewise, Metrobank trust officers are providing client services characterized by nurturing client relationships and promoting loyalty. Trust clients

leave the bank with good memories.

Metrobank's Trust Banking philosophy details four essential statements that are not only enriched as highest financial gains, but client's needs and goals, resulting the investment

METROBANK

Salamat
at gumaan din ang buhay.

Global remittance services in over 20 countries.

Sa taking ng Metrobank, may madal, makulit, at sigurado ang remittance na.

Kapag may World Cash Card, pwedeng makulu ang remittance araw-araw sa ATM.

At may loan services para makulit ang pangalap mong buhay at kapa, katar, o nagingo.

We take care of your banking needs, so you can live your life.

45 years

Metrobank

At 45: A fresh perspective on banking leadership

Can your bank give you the luxury of time, while you sleep in the comfort of your bed? Can your bank give you peace of mind knowing your wealth and funds are securely managed? Can your bank create a worry-free future for you, your family, and employees? Can your bank really take care of you and your needs in a state where possible and avoid deplete your expectations?

Metrobank knows the importance of these questions in every individual or company for that matter. That is why the biggest bank in the country has an array of products meant to solve your fear of the uncertain future to make you enjoy life fully today. Simply put, everything's taken care of in Metrobank's "good hands" of ownership - be it in real banking, insurance, corporate banking, and real estate.

Consistent top performers

Domestic and multi-sectored, Metrobank's trust products and services are targeted for every market segment. These include the high net worth individuals, top 1,000 corporations, the middle market segment, government, NGOs, and even the overseas Filipino. Consistent top performers with superior yields, these products are uncomplicated, easy-to-understand and accessible.

No matter of fact, Metrobank consistently ranks in the list of global consulting firm Watson Wyatt's Worldwide 100. In terms of good performance of retirement funds for the last five years," according to Jane Sullivan of Trust Banking Group.

Still says as an added value to good financial returns, Metrobank's trust products are defined through efficient and transparent processes that place a premium on client's time. Likewise, Metrobank trust officers are providing client services characterized by nurturing client relationships and promoting loyalty. Trust clients

leave the bank with good memories.

Metrobank's Trust Banking philosophy details four essential statements that are not only enriched as highest financial gains, but client's needs and goals, resulting the investment

METROBANK

www.metrobank.com.ph

Philippine Economic Foundation (PEF) is a non-profit organization that promotes economic development and social progress in the Philippines. It is a member of the United Nations Development Programme (UNDP) and the Asian Development Bank (ADB).

A member of the **Bancnet**

Metrobank

You're in good hands.

9 fund managers vie for GSIS deal

By Michelle K. Bauer

NINE INVESTMENT FUNDS MANAGERs have expressed interest to become a global asset manager of the Government Service Insurance System.

These institutions that will present their proposals to the GSIS are: BNP Paribas, Credit Agricole, Credit Suisse, Deutsche Asset Management, BIC Investment Management, Northern Trust, Pacific Investment Management Co., Old World Partners and Societe Generale.

GSIS plans to get more than \$20 billion in assets to the international retirement market.

GSIS president and general manager, Winston Garcia said it was prudent to invite a portion of the GSIS assets abroad to further boost its income-generating potential.

"The strategy aims to diversify assets on our investment portfolio consistently high in retirement yields and put into proven good investment power, since we're not investing," Garcia said in a statement.

As of December 2000, GSIS has \$411.2 billion in assets, \$44.2 billion or 12 percent higher than the \$367 billion recorded in 2000.

The GSIS broadly launched its selection process for fund managers recently to the top.

"The impetus of the global sourcing committee was to diversify," Garcia said.

The \$1 billion that GSIS plans to invest overseas comprises a small portion of its total assets. GSIS has the bulk of its assets will remain invested in the domestic market.

GSIS invests mainly in equities and government securities. Garcia, however, had said that GSIS also plans to increase its investments in the

real estate business, such as by buying an office asset and developing it into a residential asset to increase revenues.

GSIS net operating revenue stood at P90.56 billion last year, up 1 percent from 2000.

The increase in its income was partly attributed to higher yields on investments.

Choosing the right investment instruments that can deliver optimal returns is crucial to meeting goals, he said.

GSIS also said its objective in investing offshore was to generate a compound return of at least 8 percent over the next three years.

PRULINK	PRU LIFE UK LTD
Investment of US\$100 million	Investment of US\$100 million
PRULINK Fund - 100%	PRU LIFE UK LTD - 100%
Investment - 100%	Investment - 100%
Investment - 100%	Investment - 100%
Investment - 100%	Investment - 100%
Investment - 100%	Investment - 100%

INSULAR LIFE	Investment Fund of Wealth Builders & Wealth Builders
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE
INSULAR LIFE	INSULAR LIFE

MAKE YOUR P GROW

WITH A 1-YEAR PENDING PERIOD, YOU CAN GROW AT 6.25% INTEREST P.A. (CALCULATED)

Investment	Interest Rate
P 500 - 1000	5.75%
P 1000 - 1500	6.00%
P 1500 - 2000	6.25%

Looking after you
Bank of Commerce

Call us at 1-800-888-8888 (Toll Free) or 1-800-888-8888 (Toll Free)

HONDA
The Power of Dreams

10,000
PROUD OWNERS ON THE ROAD.
1 CHOICE.

With housing, eye-catching lines, a powerful yet fuel-efficient engine and steering wheel, all it takes to get your heart pumping, the Civic is a great choice for the driver who wants the best choice for the road. For the same reason, the Civic is a great choice for the driver who wants the best choice for the road.



CIVIC

CATCH THE FEVER

The Civic and other Honda models are even more accessible with these easy installment plans.

VARIANT	MSRP	Low Interest Rate Plan (36 months)	Low Interest Rate Plan (48 months)
Civic 1.8i VTEC	111,000	116,000	121,000
Civic 2.0i VTEC	121,000	126,000	131,000
Civic 2.4i VTEC	131,000	136,000	141,000
Civic 3.0i VTEC	141,000	146,000	151,000
Civic 3.5i VTEC	151,000	156,000	161,000

With any authorized dealer for Honda.

MSRP is the suggested retail price. MSRP does not include destination charge, taxes, license, title, and dealer fees.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

With any authorized dealer for Honda.

MSRP is the suggested retail price. MSRP does not include destination charge, taxes, license, title, and dealer fees.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

With any authorized dealer for Honda.

MSRP is the suggested retail price. MSRP does not include destination charge, taxes, license, title, and dealer fees.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

With any authorized dealer for Honda.

MSRP is the suggested retail price. MSRP does not include destination charge, taxes, license, title, and dealer fees.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

Low interest rate plan is available for 36 months or 48 months. Interest rate is 4.9% per annum.

Malaysian firm starts drilling

By Robert L. He

PETROBRAS OCEANOGRÁFICA S.A. (Petrobras) has started drilling for oil in the Gulf of Mexico.

In a deal with the Philippine-based firm, Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico. Petrobras is drilling for oil in the Gulf of Mexico.

BCDA looking for temporary operator of SCTEx

Agency to talk with 3 groups vying for short-term contract

By Berna M. Domingo

THE BOARD OF COMMERCE DEVELOPMENT AUTHORITY (BCDA) is now preparing to negotiate with a possible "successor operator" of the Subic Bay Expressway (SCTEx) after competitive bidding for a 10-year contract failed.

Benito L. Abalos, BCDA president and chief executive, said agencies for the contract would be invited to submit bids by a year. "We would expect to see bidders by the end of next year, perhaps 1 or 2 of the SCTEx's winners," Abalos said.

He was referring to the 21.7-kilometer Clark-Dutro leg—a 642-lane expressway that would add 100 km to the road from about 100 to 200 km to reach 100 km.

The 59-lane, 10-lane-Clark section, which is expected to cut travel time from 100 km to 150 km, will be opened next year.

Abalos added that, following government policy, BCDA would be negotiating with at least three potential bidders for the project.

"BCDA would conduct a bid. Bidding is the long-term contract," he said. "We need to put the SCTEx operating in a state of grace to the bidders." He said he is in discussions with the private sector.

However, contractors were concerned to be awarded by delay as the Japanese contractors have asked for extensions of time for the completion of the road.

Following the request for the extension to the Japanese, the Japanese contractors have asked for extensions of time for the completion of the road.

Abalos said BCDA has to be agreed on a revised schedule of delivery.

In a letter to the Japanese contractors, Abalos said he is in discussions with the Japanese contractors to get a revised schedule of delivery.

Abalos said he is in discussions with the Japanese contractors to get a revised schedule of delivery.

40 years on and still disbing out pleasures of travel

By Tina Arce-Dizon

IT WAS THE JAPANESE WHO FIRST opened Japan (that Asian nation) to the world, in 1967, when the Japanese government decided to open its borders to the world.

By 1967, the Japanese government decided to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Thinking that the Philippines would continue to attract visitors from Asia.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

That happened when Masaru Imai was invited to visit Japan in 1967, when the Japanese government decided to open its borders to the world.

By 1967, the Japanese government decided to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Thinking that the Philippines would continue to attract visitors from Asia.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

That happened when Masaru Imai was invited to visit Japan in 1967, when the Japanese government decided to open its borders to the world.

By 1967, the Japanese government decided to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Thinking that the Philippines would continue to attract visitors from Asia.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.

Japan's economy grew so fast that it was able to open its borders to the world, in 1967, when the Japanese government decided to open its borders to the world.



YAPFANGCO

coming in to pay the salaries, the airport director, closed some offices and cut some services.

But it was because there was a lot of money and money moved around that it was not a surprise.

I just want to let you know that the industry will hold together," Yapfango says. "I don't know whether it is the industry."

She also got a letter from the bank and the bank's response was very good, which made it a lot more pleasant to work in the industry.

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

Yapfango says, "I don't know whether it is the industry."

A Growing Culture of Impunity

We are appalled that the culture of impunity among certain government officials appears to have spread to an extent exceeding that of all past administrations. This impunity seems also increasingly evident in many agencies of government.

A glaring example is that of COMELEC Chairman Benjamin Abalos who had no business in allowing himself to be entertained by officials of ZTE Corporation, a potential contractor of the Republic, particularly considering he had an important electoral exercise to administer. His indiscreet conduct and absence from his official duties could only have happened if he believed he was immune from sanctions. We therefore reiterate our call for Chairman Abalos to resign.

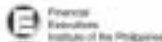
Dept. of Transportation and Communications Secretary Leandro Mendoza needs to think very carefully about the charges leveled against him by Congressman Carlos Padilla. Like other questionable projects, the ZTE deal will be rejected by the court of public opinion and, sooner or later, evaluated and ruled on by our own independent courts of law. Sec. Mendoza should prove his worth and rescind it now.

Should he choose not to do these, we would support a full investigation by the Senate of this highly questionable project given the huge expenditure of public funds involved. We also demand that the government publicly release a copy of the contract as mandated by Article III, Sec. 7 of our Constitution which states that "The right of the people to information on matters of public concern shall be recognized."

The secrecy about this project, despite repeated demands by the public, is contrary to the principle avowed by this Administration for complete transparency in matters of public interest and to the provisions of Republic Act 7925 which emphasizes that "public telecommunications services shall be provided by private enterprises."

We are heartened by the courage of journalists and fiscalizers who bring to light the anomalous activities of public officials who believe they are protected by their position. We join them and encourage others in expressing public outrage at these questionable acts and the growing culture of political impunity.

We call on President Gloria Macapagal Arroyo to heed our pleas and take immediate action to rectify blatant wrongdoings of public officials, lest she be accused of condoning them.



Petron, WWF seal pioneering strategic agreement to conserve Tubbataha Reef & the greater Sulu Sea

The country's leading oil refining and marketing company Petron Corporation recently signed a strategic agreement with the World Wide Fund for Nature (WWF) to further support conservation efforts in the greater Sulu Sea, particularly in Tubbataha Reef South and Asan's only UNESCO World Heritage Site. Petron will be contributing up to P50-million over the next five years to fund programs aimed at improving livelihood, food security and sustainable use of resources management in the municipality of Cagayanville which has jurisdiction over the reef.

"The sustainability and success of our business hinges on our actions as a responsible citizen in every aspect of our business especially in the area of corporate citizenship," Chairman and CEO Nicolas I. Montano said. "This partnership with WWF will allow us to support livelihood programs that would improve the incomes of Cagayanville residents and give them skills essential for the preservation of Tubbataha Reef."

The Petron-WWF partnership has two major components. One component establishes and sustains sustainable livelihood opportunities for Cagayanville residents. A second component provides the opportunity to build the skills of school graduates and returning college graduates from different academic institutions, to manage marine resources

through an annual summer livelihood training program. Additionally, this serves as a means to promote stronger ties among academic institutions, scientific and technical experts, industry partners, NGOs, and local government units.

"Petron's decision to make a meaningful investment to conserve and effectively manage Tubbataha Reef Southwest Asan's only UNESCO marine world heritage site represents a significant private sector commitment to the people of Palawan, and to the Philippine environment in general," WWF-Philippines Vice Chairman Jose Luis Lomera Tan said. "In light of the environmental challenges that face our country, private sector involvement, in WWF's view, can provide the much needed impetus, and make all the difference in people's lives."

In partnership with stakeholders from Palawan and the national government, WWF has been playing an active role in managing the Tubbataha Reef over the past ten years. Its involvement includes the institution of measures to support the management and protection of marine biodiversity, enforcement efforts, the maintenance of high standards of biological research (e.g. coral, fish, seabirds) and through documentation of results, a requirement for sound management.

WWF-Philippines has been able to build and innovate an approach to maintain the ruling edge of conservation work.

"The program represents Petron's long-term pledge to help restore the health and productivity of Philippine seas and rising up with the social and economic gains for coastal communities," Nicolas I. Montano added. "The preservation of Tubbataha is essential to achieve food security for thousands of Filipinos who depend on the bounty of the Sulu Sea."

Tubbataha reefs contribute immensely to the stability of coastal fisheries and food security. It has been scientifically established that the currents within the Sulu Sea transport large quantities of larvae from Tubbataha and Cagayanville towards the east coast of mainland Palawan, where they seed hundreds of fish-marks of coastal reefs in one of the country's most productive fishing grounds.

Nonetheless, human recorded 380 species of corals - 85 per cent of all hard-coral species in the entire Philippines. There are 470 species of fish from 46 families. Many of these are frequent visitors to the reef as one kilometer and large schools of jacks. Tubbataha is also home to an species of shark - usually found cruising around the outside of the reef. There are two types of sea turtles and nine species of marine mammals found in these reefs. The diversity of marine life found in Tubbataha is equal to or greater than any such reef of its size in the world.



PRESERVING A NATIONAL TREASURE

Petron Chairman and CEO Nicolas I. Montano (left) and WWF-Philippines Vice Chairman Jose Luis Lomera Tan (right) signed a Memorandum of Agreement with WWF-Philippines Chairman Jose Luis Lomera Tan to form a strategic partnership between Petron and WWF to preserve Tubbataha Reef, considered one of the richest marine ecosystems in the world. Also in the picture are former Petron President Khalid Fakhry (second from left), WWF-Philippines Vice Chairman Jose Luis Lomera Tan.



STRENGTHENING SUPPORT

Petron Foundation Incorporated (PFI) Board of Trustees were in full force to support the strategic agreement with WWF to preserve Tubbataha Reef. In the picture are Petron officials including L. R. Cagayanville Executive Vice President, Controller Desiderio de Chaves, VP-Personnel Antonio Pelaez, VP-Legal Affairs Jose Laurel, VP-Corporate Planning Benjamin Alarcon, VP-Marketing Jay Carpio, VP-Supply and Operations Mas Batopora and PFI Executive Director Marilou. Also in the picture are (from left) former Petron President Khalid Fakhry, WWF-Philippines Chairman Jose Luis Lomera Tan, Petron Chairman Nicolas I. Montano and WWF-Philippines Vice Chairman Jose Luis Lomera Tan.



for a living planet



biodiversity 1. The harmonious coexistence among 478 species of fish, 78 species of algae, 12 species of prawns, 7 families of seabirds, 4 species of whales and dolphins, 2 species of marine turtles and some 6,140 invertebrates in Tubbataha Reef that Petron is helping to maintain. A marine park beyond compare, the Tubbataha Reef is located in the municipality of Cagayanville, Palawan, right at the heart of Sulu Sea. It stands out as the only UNESCO World Heritage Site in the area of Southeast Asia and is recognized as one of the country's best preserved protected areas.

Petron and WWF, the global conservation organizations, are helping in the conservation and protection of this unique national treasure. Through the comprehensive program, Life and Livelihoods, improving education and livelihoods, residents of Cagayanville are learning the necessary skills to better manage their rich coastal and marine resources. This partnership is helping preserve Tubbataha Reef to benefit thousands of fishery and the generations to come. From the introduction of environment-friendly products to the preservation of marine resources, Petron continues to do its share in saving life.



for a living planet



Market bullish on Avant

Own a unit at Avant at The Fort with prices starting at P 11,856.36/month*

*The low P2 schedule for a 30-year amortization

FRIDAY, SEPTEMBER 7, 2012

PHILIPPINE DAILY INQUIRER

B7A1

BUSINESS Friday

Business Features Extra: Mega Quinceañero

PHILIPPINE DAILY INQUIRER
A MIND GARDEN PUBLICATION



Demand for Prime Green on the rise

Don't miss out on the opportunity to own a unit at Avant at The Fort, perhaps the last remaining prime green living space in Bonifacio Global City's Crescent Park West.

Call 838 0558 • 837 3851



IN THIS ISSUE

■ Sweet spot in a backpack B2-2

■ Nestlé champions wellness mindset B2-7

■ Paging service is coming back B2-4



■ Spa for P299, anyone? B3-4



Live your Dream without having to sell your assets!

**PRIVATE
PROPERTY
NO TRESPASSING**

Bake Shop

Turn your land into the dream business you've always wanted to put up.



BPI FAMILY SAVINGS BANK
Your financial partner.

NAGARAYA® is zero trans fat and zero cholesterol with ①③⑥.

898-7845
www.2GO.com.ph

2GO

'Sweet spot' in a backpack

Skip Yowell, one of the founders of Jansport bags, finds passion and work fulfillment outside his office

By Tina Andri-Davies

AT FIRST GLANCE, SKIP YOWELL LOOKS like an American still very much living up on the 1940s, with his loose tie-dyed shirt, worn pair of jeans and leather and tweed boots around the waist.

But to describe the businessman as just another aging hippie will be catastrophic as the 60-year-old Yowell knows more about running a successful business and living life to the full than the average CEO in a designer suit accustomed to his executive corner office.

Yowell, after all, is one of the three original founders of Jansport, one of the world's biggest bag brands.

He and his cousin Murray and his cousin's then girlfriend Jan—after whom the bag was named—made the company grow from a single operation in its mother's rear every summer camp sleep into a global company that produces millions of backpacks built for the mass and ease of enjoying the outdoors.

Global ambassador

Jansport is celebrating its 30th year of production this year and although Yowell and his cousins have sold the company in a conglomerate, he still holds the title of vice president of global public relations and the de facto global ambassador for the brand.

Like rumors he knows for Yowell, who is heavily well-traveled, his motto is the most living life. Yowell is in Philadelphia.

And his kind of life is within everybody's

reach, Yowell said in an interview during his recent visit to the Philippines.

All that it takes, he said, is for a person working hard to build a career or business to find his "sweet spot" and find the courage to step there.

"There is always pressure for us to go for more and more, but do we ever individuals really enjoy what they are doing?" he asked.

Extra baggage

On the other hand, if a person has found his passion, he explained, there is no need to work hard for more. Everything else becomes unimportant.

"This might be the most important lesson

of all. Once climbing when you're found your sweet spot. Anything beyond that point is like lugging extra baggage," he said.

"Many amazing business-type stories in business the Top Dog, the Head Hunter, or the Big Cheese. There's nothing inherently wrong with that. But if it's just about the career office, you discover that your true passion lies outside the corporate ladder, stop climbing and enjoy what you're doing," he said.

In Yowell's case, for instance, he goes up on the mountain after he has to head the company.

The pay and the perks were bigger and better, of course, but Yowell and being on

the job would have meant he would no longer have as much time to go around the world to just talk about Jansport and the reasons why it is such a "fun" brand as he is.

Instead, he would be stuck in the office taking care of details of running a global company.

Besides, he has always been an outdoors person and he wants to stay there as often as possible.

Sharing

He also speaks a good part of his time these days sharing what he has learned about business and life in general to stu-

TO LIVE a good life, which is what Yowell said, is for a person working hard to build a career or business to find his "sweet spot" and find the courage to step there.

PHOTOGRAPH BY

Live your Dream without having to sell your assets!



Your child's education is #1 on your list, but your other priorities need not suffer. Now you can use your investments to finance your child's education.



BFD FAMILY SAVINGS BANK
Got started on the corner

Pinoys love to relax by watching TV

By Amy R. Bauer

MORE PHILIPINOS ARE TURNING TO live television as a main source of news, information and entertainment, a recent survey showed.

According to Inquirer's Manila Wire survey, 82 percent of respondents from A, B, C and D classes have watched a live channel on television yesterday while only 41 percent have read a daily newspaper.

Only 68 percent had successfully watched a satellite satellite channel.

Watching television was found to be the most popular way for Filipinos to relax with 84 percent saying so, Synovate disclosed.

(Other forms of relaxation include reading (39 percent), spending time with family (30 percent), listening to music (24 percent) and eating and drinking (24 percent), according to the survey.)

In the past seven days, only 43 percent have read a Sunday newspaper while 79 percent had listened to a radio station, according to the survey.

Inquirer's last Manila Wire survey was conducted within the Metropolitan and Greater Manila areas, from



June 2006 to July 2007.

It primarily interviewed 1,500 residents in the Greater Manila Area aged 15 to 64 years old were polled using Coreplus National Telephone Interviewing (CNI) and face-to-face interviews.

Call define the media habits of specific audience where telephone presentation is more typical. This audience demographic issues A, B and C.

Here is how approach was applied across all surveyed areas to pick up the channels (A, B, C and D).

Synovate, however, did not provide reasons for preference in network ownership, radio ownership and newspaper ownership.

Favorite channels

Among the five channels, GMA-7 radio highest with 89 percent from among A, B, C and D classes who said they have watched the last channel while the past seven days.

The next followed closely by ABS-CBN 2 at 83 percent, while 71 percent

while the most preferred live channel among the affluent (GMA-7).

QTV 11 ranks third among preferred live channels with 44 percent ownership.

For radio, 27 percent of respondents preferred listening to FM station

105.9 FM (95.7 MHz), followed closely by 105.9 FM (95.7 MHz), which preferred by 20 percent.

Among the five stations, 17 percent listened most to DMM Radio (90.3 MHz) while 13 percent preferred 105.9 FM (95.7 MHz).

Broadest readership

The daily Inquirer, the business paper, the top spot from Monday to Saturday with an average issue readership (ARI) of 614,631.

The next followed closely by Manila Bulletin with an ARI of 585,000 while Macabulos had with an ARI of 490,207.

ARI is defined as the number of readers who, on average, read a copy of a particular title.

The Sunday Inquirer, Manila Bulletin was seen to have the widest reach, per issue with an ARI of about 1.7 million or a reach of 17 percent of the

sample period.

Inquirer's Sunday edition follows with an ARI of 747,307 or an 11 percent reach while Star has a 9 percent reach with an ARI of 693,894.

Among the affluent (A-B) which have household incomes of more than P50,000, 44 percent preferred the Inquirer, 34 percent read Manila Bulletin and 24 percent for Star.

Inquirer is also the most read paper among those who have high school, college and other financial investments.

Among newspaper readers, the top three most important sections were front page, according to 61 percent of respondents, entertainment, 44 percent and sports, 39 percent.

Finally, however, Filipinos spend only a short time in reading a daily newspaper with 48 percent of respondents saying they read for less than 15 minutes, more than 15 minutes but less than 30 minutes, 39 percent.

Most Filipinos said they spend 15 to 30 minutes to read a newspaper.

The survey also showed that 53 percent of those respondents said at least 24 percent read in either their office or school.



JANSPORT has continued to run since that contest in the local market.

'Sweet spot' in a backpack

From page B-4

body willing to hold an air and then seek an open seat.

The value of finding an "sweet spot" is not confined to travel or even business. "The Higgs Guide to Climbing the Corporate Ladder and Other Mountains," a fun and easy read that traces Janport's growth and how it's thought on what really counts.

The book, then, is an inventory of success stories other than reaching the top of a corporate ladder in the village of others.

"It successfully shows the ladder, and I am not sure how many or less, but it is not and right to say so the top. While I don't go on of my way to create like who operate within such a self-limiting mind set."

climbing the corporate ladder under those conditions is not unlike like a "sweet spot," Janport said.

Personal life

What Janport put forward as an alternative is to stress and business eyes to take up a role or a position that provides personal fulfillment, something "fun," so that the job is no longer just a job but something truly worthwhile doing.

"I guess it is because we at Janport had so much fun with business that it is now 40 years old. We have a lot of people that I believe actually enjoy their work and understand how they work together better as a team," he said.

This orientation has allowed Janport to create from its five lines of

products (Janport's products) to the very first that members to the latest models.

Janport, he stresses, was first in 1966 to produce backpacks that were compatible with the ubiquitous Thai and other digital music players.

The line called the Janport series (which the Inquirer, Manila Bulletin and the ABC had equipped with Bluetooth connectivity).

Janport said he does not know if his business philosophy came about because he grew up in the "mountain of love" in the late 1960s during which "love" and "peace" were and more of the time.

He, however, believes that the philosophy that Janport first stood for to 2007 of "peace, love and profit" are very much applicable today, 40 years later perhaps even more so.

Live your Dream without having to sell your assets!



Your trust placements hold the key to exciting stock market opportunities.



BPE FAMILY SAVINGS BANK
Call started on business.



NYRREE at one of her successful outlets



Fruitas has become one of the fastest growing franchise businesses around

Nyrree Chan learns the best way to know consumers' wants is to man the business cart by herself



JACKS LUI, The Store SM North City

Youngest franchisee has eight outlets

ONE MIGHT SAY THIS COMMON LIFE was spared in the bad times. Frutas came with an opportunity for entrepreneurship.

But it didn't matter that she was young and had to get a business loan to be able to afford a franchise of one of the fastest growing franchise businesses around.

"I opened Frutas and I had no Frutas at SM Mall of Asia last year and I had no idea it was going to grow so fast," exclaimed Nyrree Chan, one of the youngest Frutas franchisees.

"Opening a food stall business was something very new to me. After four years of working for a car electronics, a printing company and a call center, I am now handling fresh fruit choices for people from all walks of life in the middle of the country's biggest mall," she says, smiling.

Nyrree tells all this with easy a sense of calm in her voice even if it wasn't such a bed of roses during the first month of operations. For the crucial first 30 days, the veteran management graduate personally manned the cart.

Best experience

"The best experience for me because I saw the ups and downs of a real business and I got an in-depth view of what people look for in terms of quality and service."

Nyrree comes from a Filipino-Chinese family where members are not shy about getting their hands dirty.

Her father saw that Nyrree has an entrepreneurial spirit and her truck record of being responsible went high with him. He with a little help from him and Loretta Yu, her brother behind the Frutas success, Nyrree readily took on the entrepreneurial challenge.

"It helped that my father believed in me and that Loretta was always on hand to listen, push and give advice. It raised my level of confidence and I know that as long I keep on doing the right thing and be open to other people's ideas and suggestions I will soon be able to get another Frutas franchise in less than a few months."

True enough, her second Frutas and Frutas Frutas carts rolled out at SM Mall of Asia Supermarket, followed by Frutas at Frutas at SM Megamall, Road Condo in Lungsod a year. Business was booming and there was no way to go but forward for Nyrree.

Service while the iron's hot

As the age-old business adage goes, the young woman is striking it while the iron is hot. The three Frutas outlets were followed by a Juice Avenue kiosk at Glorietta 3, second Frutas at Road Condo Glorietta 4, and two more Mango Juice carts at Robinsons Place Manila and SM Megamall Road Condo.

"It's fortunate that Loretta's operational support for his franchisee makes a lot of things easier for me. Having dealt of the business is thought of and there is a space in place which enables franchisee like me to not worry about on-time deliveries and supplies. He even comes in once a month when a particular order needs closer inspection. That is possible with Loretta but just about anything. That is a comforting thought for us franchisees," Nyrree says.

And even if she had seven Frutas outlets, Nyrree keeps it simple—she has her office inside her bedroom and has 15 staff to help her with the day-to-day operations.

Despite her busy schedule, Nyrree still finds time to do what every young people her age enjoys doing. "I will love watching movies with my friends and going out to dinner with our friends."

But somewhere in between the blockbuster movies, Nyrree's eight Frutas franchises is already in the works.



JACK'S
LOFT
REINVENTS
THE
DESSERT
CAFÉ

Jack's Loft reinvents the dessert café

WHEN YOUNG ENTREPRENEUR John Tsai Hong and Rick Cao decided to start up Jack's Loft Desserts Bar in Eastwood City in 2005, they only wanted a place where they could unwind and have a nice cup of coffee and dessert, after working in the trenches of a Manhattan media house.

Little did they know that, when they opened the bar, they would be reinventing the dessert café concept in the country.

"The idea of Jack's Loft originated from the brain of our co-owner, Rick Cao, who is from Seattle, where we would hang around to have good food and nice time but with friends," said Tsai Hong, managing partner of the dessert bar. "So when we put up restaurants in the Philippines, we decided to transplant the concept into the local scene."

Party concept

With the exception of the soft-serve milk in Manila, they managed to recreate the party concept. The menu works under party and circumstances.

"We started with the traditional soft concept with coffee and pastries, and light meals, and did not even need it to go," Tsai Hong said. "But as party concept grew, we even expanded our daily fare and opening hours."

They started with a handful of casual food options, which they eventually developed to come eventually to the concept as the restaurant grew.

As its customers became more diverse in terms of age, Jack's Loft menu began to expand. It has now more diverse menus.

Current menu

In current menu, Jack's Loft provides light appetizers, soups, and salads, plus soft-serve milk, which is served with ice, the global dessert's pie, and Hong Kong-style baked pork, chicken, and beef.

The studio, a bar, always keeps food, if not drinks, and is prepared for the local scene.

Due to its history to be a popular Jack's destination and a place where others who have made the restaurant a successful business with casual food.

Designer ideas

From their original food and drinks, Jack's Loft is also required by coming up with designer ideas which Tsai Hong and Cao developed them.

Jack's Loft has various concepts depending on the age group they want to.

In the first story in Eastwood City, it is a party concept for adults and kids.

In the second story, it is a party concept for adults and kids.

The third story is a party concept for adults and kids.

The fourth story is a party concept for adults and kids.

The fifth story is a party concept for adults and kids.

The sixth story is a party concept for adults and kids.

The seventh story is a party concept for adults and kids.

The eighth story is a party concept for adults and kids.

The ninth story is a party concept for adults and kids.

The tenth story is a party concept for adults and kids.

The eleventh story is a party concept for adults and kids.

The twelfth story is a party concept for adults and kids.

The thirteenth story is a party concept for adults and kids.

The fourteenth story is a party concept for adults and kids.

The fifteenth story is a party concept for adults and kids.

The sixteenth story is a party concept for adults and kids.

The seventeenth story is a party concept for adults and kids.

The eighteenth story is a party concept for adults and kids.

The nineteenth story is a party concept for adults and kids.

The twentieth story is a party concept for adults and kids.

The twenty-first story is a party concept for adults and kids.

The twenty-second story is a party concept for adults and kids.

The twenty-third story is a party concept for adults and kids.

The twenty-fourth story is a party concept for adults and kids.

The twenty-fifth story is a party concept for adults and kids.

The twenty-sixth story is a party concept for adults and kids.

The twenty-seventh story is a party concept for adults and kids.

The twenty-eighth story is a party concept for adults and kids.

The twenty-ninth story is a party concept for adults and kids.

The thirtieth story is a party concept for adults and kids.

The thirty-first story is a party concept for adults and kids.

The thirty-second story is a party concept for adults and kids.

The thirty-third story is a party concept for adults and kids.

The thirty-fourth story is a party concept for adults and kids.

The thirty-fifth story is a party concept for adults and kids.

The thirty-sixth story is a party concept for adults and kids.

The thirty-seventh story is a party concept for adults and kids.

The thirty-eighth story is a party concept for adults and kids.

The thirty-ninth story is a party concept for adults and kids.

The fortieth story is a party concept for adults and kids.

The forty-first story is a party concept for adults and kids.

The forty-second story is a party concept for adults and kids.

The forty-third story is a party concept for adults and kids.

The forty-fourth story is a party concept for adults and kids.

The forty-fifth story is a party concept for adults and kids.

The forty-sixth story is a party concept for adults and kids.

The forty-seventh story is a party concept for adults and kids.

The forty-eighth story is a party concept for adults and kids.

The forty-ninth story is a party concept for adults and kids.

The fiftieth story is a party concept for adults and kids.

The fifty-first story is a party concept for adults and kids.

The fifty-second story is a party concept for adults and kids.

The fifty-third story is a party concept for adults and kids.

The fifty-fourth story is a party concept for adults and kids.

The fifty-fifth story is a party concept for adults and kids.

The fifty-sixth story is a party concept for adults and kids.

The fifty-seventh story is a party concept for adults and kids.

The fifty-eighth story is a party concept for adults and kids.

The fifty-ninth story is a party concept for adults and kids.

The sixtieth story is a party concept for adults and kids.

The sixty-first story is a party concept for adults and kids.

The sixty-second story is a party concept for adults and kids.

The sixty-third story is a party concept for adults and kids.

The sixty-fourth story is a party concept for adults and kids.

The sixty-fifth story is a party concept for adults and kids.

The sixty-sixth story is a party concept for adults and kids.

The sixty-seventh story is a party concept for adults and kids.

The sixty-eighth story is a party concept for adults and kids.

The sixty-ninth story is a party concept for adults and kids.

The seventieth story is a party concept for adults and kids.

The seventy-first story is a party concept for adults and kids.

The seventy-second story is a party concept for adults and kids.

The seventy-third story is a party concept for adults and kids.

The seventy-fourth story is a party concept for adults and kids.

The seventy-fifth story is a party concept for adults and kids.

The seventy-sixth story is a party concept for adults and kids.

The seventy-seventh story is a party concept for adults and kids.

The seventy-eighth story is a party concept for adults and kids.

The seventy-ninth story is a party concept for adults and kids.

The eightieth story is a party concept for adults and kids.

The eighty-first story is a party concept for adults and kids.

The eighty-second story is a party concept for adults and kids.

The eighty-third story is a party concept for adults and kids.

The eighty-fourth story is a party concept for adults and kids.

The eighty-fifth story is a party concept for adults and kids.

The eighty-sixth story is a party concept for adults and kids.

The eighty-seventh story is a party concept for adults and kids.

The eighty-eighth story is a party concept for adults and kids.

The eighty-ninth story is a party concept for adults and kids.

The ninetieth story is a party concept for adults and kids.

The ninety-first story is a party concept for adults and kids.

The ninety-second story is a party concept for adults and kids.

The ninety-third story is a party concept for adults and kids.

The ninety-fourth story is a party concept for adults and kids.

The ninety-fifth story is a party concept for adults and kids.

The ninety-sixth story is a party concept for adults and kids.

The ninety-seventh story is a party concept for adults and kids.

The ninety-eighth story is a party concept for adults and kids.

The ninety-ninth story is a party concept for adults and kids.

The hundredth story is a party concept for adults and kids.

Nestlé champions wellness mind-set

By Ed Tarpey
Contributor

IN 2002, THE WORLD HEALTH ORGANIZATION (WHO) reported that non-communicable or lifestyle-related diseases had become so common that these ailments account worldwide for an alarming 60 percent of all deaths and 47 percent of all diseases.

What's more, these numbers are expected to rise to 72 percent and 68 percent, respectively, by 2030. Equally worrisome, 56 percent of these deaths occur in developing countries, among people who generally are younger than those in developed countries.

In response to this worrisome trend, the WHO has endorsed a global strategy on diet, physical activity and health. The strategy seeks to reduce exposure to risks which give rise to non-communicable diseases. In the same sense, it recognizes the fact that malnutrition remains a major cause of stunted and ill-health, especially in developing countries.

The WHO strategy also states that people can create healthy lives that are good, though concepts of health prioritization include healthy diet, adequate and regular physical activity, and smoking the need for better.

Health to the challenge

Taking up the challenge, Nestlé group chair and CEO Peter Brabeck announced in 2000 "Nestlé's strategic direction to grow from a regional and transnational food company into a regional and transnational food, nutrition and wellness company."

Today, Nestlé is in the midst of this strategic transformation, strengthening its nutrition, health and wellness portfolio with innovation and leadership as well as acquired efficiency.

"Nestlé Philippines chair and CEO Nestlé Mandiroray says that, in line with this strategic transformation, Nestlé recognizes that it must actively participate in addressing the health concerns of consumers.

"He thinks that we must move, not only in the future, partner with consumers who trust our brands to help them achieve the best possible quality of life. We must also be promoting wellness with food and beverage as one point of reference, incorporating other elements necessary for wellness that go beyond our business."

Health, as defined by the WHO, is "the state of complete physical, mental and social well-being, and not merely the absence of disease." On the other hand, wellness is health, achieved with proper nutrition and physical activity.

In championing wellness, Nestlé director of communications May Di-Lacorte explains that Nestlé seeks to serve the changing needs of consumers and to help them obtain greater benefits as the company strives to make its



Nestlé employees participate in wellness activities to stay fit.

Nestlé is in the midst of strategic drive to transform and also strengthen its famed nutrition, health and wellness portfolio



A Nestlé rep checks a shopper's weight.

brands and products more relevant to them.

"In the process, we are collaborating not only with The Nutrition, Health and Wellness Program from being The World Food Program," Di-Lacorte says.

"It notes that Nestlé has a commitment for long time to investing in the 1990s, of providing good food and social facilities for promotion of people's health."

Continuing campaign

Inviting the global corporate vision into local action, Nestlé Philippines launched a new training campaign for both the general public and its employees from known as "Nestlé's Health and Wellness."

"We participated the Wellness campaign in March 2005 with the 1st Philippine National Nutrition Summit held in Manila, Tagaytay, Baguio, Cebu and Davao, helping the support of activities and specialists to help promote health concepts of nutrition, health and well-being," shares Nestlé Corporate Wellness Lead, Cora-Lacorte.

During the summit, Nestlé launched a major initiative, a partnership with the Department of Nutrition, Health and Wellness Program in the Philippines. Nestlé was named a key contributor recently the summit as a recognition program to

have organized government efforts all over the country that has succeeded in meeting goal to nutrition, health and wellness concerns of entire communities.

Sustainable practices

Using an iterative selection process, the search for successful training programs in different parts of the country took both the public and private sectors. The resulting programs serve as sustainable practices that can be replicated in other locations or by other groups with similar needs.

Following the 2007 summit, Nestlé launched its Wellness Program at SM Super markets in May 2007 and again in more recent months in February 2008. Focus areas of shop were centered on food nutrition, nutrition and personal health care.

"These activities in the past two years have been so convincing that the company decided to bring them forward, Nestlé's Health and Wellness Program, we started holding these days."

Wellness to school

Nestlé also takes the Wellness Program to schools, to lay down the foundation for well-being education among children. Currently, the program is being implemented in public schools in Metro Manila last year.

While the primary students are the ultimate beneficiaries of the program, the WHO says health for adults initially targets school administrators, members of school associations on health and nutrition, and officers of Schools Teachers' Associations. These are the school leaders who influence the system of health services, the choices of food served at canteens, and the kinds of physical and other recreational activities for students.

Workshops included

In July 2008, Nestlé assisted during its Wellness Campaign with other companies, including hospitals, and various, Internet and food companies, food chains, and media companies by conducting day-long Wellness Workshops.

The workshops aimed to equip the representatives of these companies with the necessary know-how to foster the health and wellness efforts of their companies and help them design a sustainable program for their respective companies.

Today, Nestlé has conducted the workshop for some 60 companies, and the number is

growing each day.

Internal programs

Given the wellness mind-set most want at home, Nestlé has initiated and sustained its internal Wellness Program for its employees. The program consists of nutrition education, training, regular physical activities, and an interactive communication program to build awareness on the different aspects of health and wellness.

"The objective to focus a life of wellness must come from within and requires personal commitment," she says.

"Encouraging employees to change and pursue wellness, Nestlé organized Wellness Days, where employees participated in regular fitness activities and a variety of physical activities that include body gym, aerobics, Latin dancing and belly dancing.

Today, nearly 500 employees have personally committed themselves to the internal Wellness Program, where each participating employee is given a target weight to gain, maintain or lose to better achieve their body weight.

Apart from individual weight targets, there are also group targets, where the cumulative weights of members are considered. These objectives require are sustained.

Member bases

Last year, the Corporate Wellness Unit participated in a series of activities that resulted in a two-day nutrition workshop, where they were taught the basics of nutrition.

"Through the workshop, we hope to be able to influence the consumers to make more nutritious food available for our employees," Cora explains.

After starting the task of raising awareness on the importance of wellness among different segments of the population, Nestlé Philippines says that Nestlé Philippines, Nestlé Health and Wellness is in the process of making their diets, as a way of life.

"We want to help employees become more aware of the importance of nutrition and diet, and help them manage their lifestyle practices, so they can live healthier and more fulfilling lives," Nestlé Philippines says.

"There is a lot to be gained by making daily practices of wellness a part of the Filipino way of life. But this is a commitment to help the Filipino community become a fit nation," she says.

Ed Tarpey is the chair and CEO of Contributor Inc.



More than 2,000 doctors, health workers and nutritionists joined in the health and wellness campaign.



CHERY opens a window for the Philippines to enjoy what the Europeans and Americans are do in buying high quality products from China.

Would you like to go places in an MPV priced like an SUV? Or would you like to go to work with just a few pesos spent for fuel but arriving in style and comfort? Or would you like to drive an SUV for the price of a car? If your answer is yes, then Chery might just be the right choice. The mission of Chery's Aygo is to achieve the optimum performance possible in a fuel injected engine. This means peak performance with the lowest fuel consumption. To top it all, Chery's manufacturers adopt the Life Cycle Assessment (LCA) method in determining the life-cycle benefits of all parts. Whatever benefits they get in their research is passed on through the cars that they sell or export.

Contrary to beliefs, China-made cars are often times better than their Asian counterparts in some European countries because the manufacturing equipment are mostly, if not all, made in the USA or in Europe. The raw materials, particularly the metal parts, are of superior quality because China can afford to hire good metallurgists plus the employment of robotics and precision instruments.

If China could sustain their aerospace technology programs, I do not see how they could not be able to build quality vehicles.

EFFICIENCY NEED NOT BE EXPENSIVE

Recyclers earn P50,000 from trash

A project led by SM turns people into entrepreneurs

CITY OF SAN FERNANDO—A wide array of garbage collected by rappers, office workers, drivers and small entrepreneurs fetched more than P50,000 from recycling companies in the recently held Waste Market Fair here.

These people submitted 500 kg of electronic waste and PET (polyethylene terephthalate) bottles, 1,500 kg of paper and cartons, 11 pieces of used auto batteries and 721 pieces of ink and toner cartridges in the fair.

SM City Pangasinan, the host of the day 22 event, reported to sales based on records of recycling companies like the Manila-based Ecopact, which bought the empty cartons; Tins International Paper Co. (TIPCO), paper and cartons; Smart Recycling, old computers and PET bottles; and Philippine Recycling, used and unrecyclables.

The waste market fair was a project of the SM Supermalls, the Department of Environment and Natural Resources, Philippine Business for the Environment, and the city government.

of San Fernando.

"The fair is a model for us to sustain business with recycling companies and exchange recyclable items for cash while promoting the environmental advantages of recycling and proper waste disposal," the project said in a statement here.

They said the next fair, to be held at the SM City Clark parking lot on Sept. 8, would buy used items such as cars, motorcycles, newspapers, schoolbags and hand papers, ink and toner cartridges, electronic wastes such as video recording units, keyboards, computer monitors and other electronic appliances, food baskets for cars, trucks and tricycle passenger lamps, PET bottles and other plastic products, and aluminum and zinc cans.

In the same time, the DENR in Cebu, that failed to participate in the fair—was also discussing, with recycling of waste—what was a called "eliminating garbage problem" in its region despite the passage of the Ecological Solid Waste Management Act (Republic Act No. 8975) in 2000.

The law requires the mandatory segregation of solid waste at the source



The SM City Pangasinan Waste Market Fair is a model for recycling companies and exchange recyclable items for cash while promoting the environmental advantages of recycling and proper waste disposal.

prior to collection.

It also means that the sorting of source-separated recyclable material with other solid waste in any vehicle, bus, container or dumpsite used to collect waste is prohibited and punishable by up to P500,000 fine, plus a maximum 30 percent of the container's net amount in

come during the previous year.

Despite its laws, DENR regional director, said if every person generates half a kilogram of garbage a day, the region's eight million residents could throw as much as a 360-ton of trash daily, 1.44 million tons yearly.

The laws said the 50s were "unsustainable" and "disaster" others in solving the

garbage problem.

In Cebu at least, he said "solid percentages collect 30 percent of the garbage generated by households and business establishments."

The rest end up in canals, rivers, lakes, across oceans, beaches, green areas and others. —Sonora Dizon, Inquirer-Cebu/Manila

In Sorsogon, villagers still sell seashells ...

From page B2-1

"When it is off peak season, sometimes there are days when we really have no sales," said Corina Esquivela, 43, one of the women selling shell products. "Sometimes on pay day they sell (and) it's better if money has their own."

Working on some days, however, does not stop the women from going back to the beach.

"I hope someone can help us," added Maria Fernanda, 40, another woman selling shells. "Someone can help us find a way to sell what we don't have to sell."

But during peak season, especially in summer, selling shell products becomes a full-time job.

The shell makers said they earn as much as P2,000 a day.

The women all agree that when they have more than enough to put out on their table, their relatives of



SEASHELL JEWELRY made of shells.



TAMER/Inquirer

the money will be on sale for their children who go to school.

Even if these women do not believe in the superstition of shell making, they still sell their own company with each other.

"We support each other here and we are happy," said Corina.

Family living
Evening in the family is devoted to do all the business.

While she was in their households, all the family or family members who sell the shells in making the shell products.

"Even our daughters help in making accessories and other products made of shells," said Isolina Din, 40, who

has seven children.

She has been making shell products since she was 16 years old.

"But sometimes when we make these accessories, people say products like making the products is unbecoming the eyes," she said.

Marina Fernandez, 33, who is working in the Catholic high school, said she goes to the beach every weekend to sell shell products for her own making.

The money I make becomes my school allowance, she said, adding that it also supports her own costs, the groceries for her family.

Most of the women here said they spend P1,000 to P2,000 to make their

shells and jewelry. Each costs anywhere from P1 to P400, depending on the materials used.

The women also sell accessories made of plastic bottles.

While from the plastic shell, they chain, they also fashion chains to the form of flowers, pigs, rabbits and other animals.

They also sell shell jewelry like ear rings, P10, and bracelets at P25 to P1,000, depending on the size.

"The bigger the shell, the more expensive," Isolina said.

Other items that they make out of shells are jewelry boxes, cellular phone accessories and table-top items.

Edna Ochoa, senior trade and development specialist of the Department of Trade and Industry in Sorsogon province, said she is encouraging the shell industry to register with their office.

She said, under the DTI, the shell makers can undergo product development training to be able to develop their skills.

"What we are doing now is to encourage people to do a lot of things, making it a commercial in the other handicrafts done by the women," Isolina said.

Isolina said the focus of other things is to make the shell industry a registered business of the DTI.

Products
Even without formal education on fashion, the local women design the accessories that sell.

Among the fashion accessories they make are earrings, necklaces,

bracelets and anklets. Each costs anywhere from P1 to P400, depending on the materials used.

The women also sell accessories made of plastic bottles.

While from the plastic shell, they chain, they also fashion chains to the form of flowers, pigs, rabbits and other animals.

They also sell shell jewelry like ear rings, P10, and bracelets at P25 to P1,000, depending on the size.

"The bigger the shell, the more expensive," Isolina said.

Other items that they make out of shells are jewelry boxes, cellular phone accessories and table-top items.

Edna Ochoa, senior trade and development specialist of the Department of Trade and Industry in Sorsogon province, said she is encouraging the shell industry to register with their office.

She said, under the DTI, the shell makers can undergo product development training to be able to develop their skills.

"What we are doing now is to encourage people to do a lot of things, making it a commercial in the other handicrafts done by the women," Isolina said.

Isolina said the focus of other things is to make the shell industry a registered business of the DTI.

Products
Even without formal education on fashion, the local women design the accessories that sell.

Among the fashion accessories they make are earrings, necklaces,

bracelets and anklets. Each costs anywhere from P1 to P400, depending on the materials used.

The women also sell accessories made of plastic bottles.

While from the plastic shell, they chain, they also fashion chains to the form of flowers, pigs, rabbits and other animals.

They also sell shell jewelry like ear rings, P10, and bracelets at P25 to P1,000, depending on the size.

"The bigger the shell, the more expensive," Isolina said.

Other items that they make out of shells are jewelry boxes, cellular phone accessories and table-top items.

Edna Ochoa, senior trade and development specialist of the Department of Trade and Industry in Sorsogon province, said she is encouraging the shell industry to register with their office.

She said, under the DTI, the shell makers can undergo product development training to be able to develop their skills.

"What we are doing now is to encourage people to do a lot of things, making it a commercial in the other handicrafts done by the women," Isolina said.

Isolina said the focus of other things is to make the shell industry a registered business of the DTI.

Products
Even without formal education on fashion, the local women design the accessories that sell.

Among the fashion accessories they make are earrings, necklaces,

bracelets and anklets. Each costs anywhere from P1 to P400, depending on the materials used.

The women also sell accessories made of plastic bottles.

While from the plastic shell, they chain, they also fashion chains to the form of flowers, pigs, rabbits and other animals.

BUSINESS Friday

Spa for P299, anyone?

By Frances Daisy C. Oniags

AMONG THE TIME, THE MONEY "spa" and "blow" availability is to be used in the same sentence. As spa has always been associated with the elite, the regular Jovian find it hard to imagine spending their hard-earned money on such a luxury.

Big Apple Express Spa aims to debunk that notion. Established to be the spa for the "mass," it deviates from what people usually get from other spas, like sauna, steam, and steam rooms, and instead focuses on the services of a good spa treatment, massage, and pedicure.

The range of these facilities (sauna, steam, and pedicure) is to give people value in the customers through affordable prices, but are also made sure to maintain all the essential elements of a spa.

Spa for P299, anyone? The concept of Big Apple Express Spa, established in 2005 by business partners Helen, Maria Fernandez, Roselle-Gene Depenson and Mark Ordo, who are all massage enthusiasts, Big Apple Express Spa is the group's answer to all the high-end spa dominating the market, but instead of competing based on the services, they saw the opportunity to create a value by catering to what they believe are the ones who really get physically tired: the average, lower class workers.

Upon finding out through a study that most spa goes only avoid themselves of the massage for day-to-day activities, Helen and her business partners realized their customers can do away without other facilities and just have the massage, for what they



The Big Apple Express Spa is the best marketing strategy.

lack in the usual perks offered by other spas, they concentrated on the things that matter the most to customers.

Big Apple Express Spa prices tend to

PHOTO: J. J.

NOW AVAILABLE 0% Deferred Payment Offer

Next time, spare Junior's savings.

Too broke that you need to break your child's piggybank?

Not when you have

INSULAR LIFE
i-ASSURE max

i-Assure max is the lifetime protection plan that takes care of your family's future and provides funds for spending on life's necessities and leisure. **i-Assure max** gives cash allowances by the end of the 4th year and every other year thereafter. These cash benefits are guaranteed by the financial strength and dependability of nearly 300 years of continuous service by the first and largest Filipino life insurance company, Insular Life.

To know more about **i-Assure max**, call 771-1838 or e-mail us at inquiry@insularlife.com.ph. You can also visit our website at www.insularlife.com.ph.

THE INSULAR LIFE
INSURANCE COMPANY LTD.
Head Office: Insurance Center, Republic Building, Finance Center, 1000
Makati, Philippines 1200

INSULAR LIFE
i-Assure max
Pay your premiums
& enjoy perks
and pleasure

A survey once revealed that in terms of financial difficulties, "insurers' premium" was the top "burden" for

One of the most widely used policies, most companies in financial difficulties would prefer to pay their premiums than to pay their bills, utility bills, school fees, and other bills. This is because, if the policyholder is not able to pay their premiums, the policy will be terminated, and the policyholder will lose the money that he or she has paid for the policy.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

Insular Life is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs. It is a company that is committed to the policyholder's needs.

LIFE STYLE

John Chels Book Features

New book looks at the science of aging & offers beauty tips to help you look younger

Simonin says . . .

Philippe Simonin, famous French inventor of a non-invasive anti-aging cosmetic technique, is in town to team up with Vicki Belo.

By Chels Book Features

BEAUTY IS AND WILL ALWAYS be a booming industry. One people with a few bucks can afford beauty products. In a cluttered cosmetic industry, there is always a place for those who know what they're doing. (Pinar 1)



Philippe Simonin

45 years

Metrobank
45 years
of quality
leadership in
banking with
Metrobank

Metrobank
Card Corporation

A member of Metrobank and JCB

Having been founded in 1942, the Metropolitan Bank and Trust Company (Metrobank) has, indeed, gone through great triumphs and travails in order to operate as a successful bank for 45 years. As the current year marks Metrobank's 45th anniversary of excellent banking leadership, the Metrobank Card Corporation is also pleased to participate in this great celebration of leadership as one of Metrobank's most trusted subsidiaries.

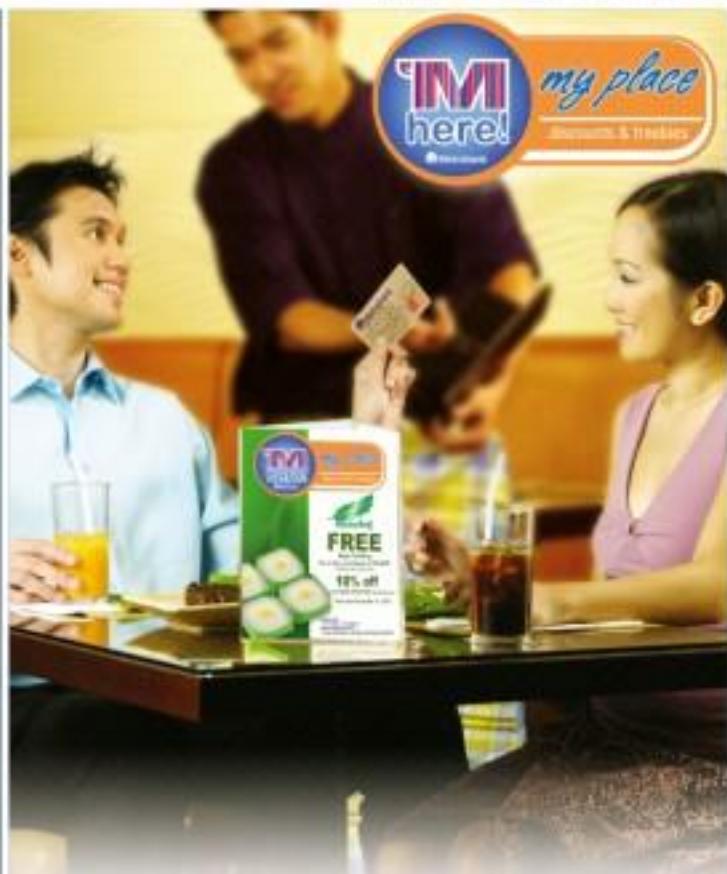
Metrobank Card Corporation (MCC) has always been known to continuously deliver new and exciting things for its cardholders. Worldwide acceptance, higher credit limits, and rewards programs are just a fraction of the wonderful features that the cards have to offer. Over the past years, MCC has continuously developed and brought to market innovative products, services, and various programs that provide value to its customers while attracting the attention of potential customers.

The success of Filipino Visa and Card2Go can be attributed to MCC's targeting the customer's specific needs and wants. Its sustainability is due to MCC's customer service improvement and steadfast commitment to improving capabilities in information management.

Already achieving success in past years through strategic partnership, MCC currently realizes excellent performance by working with its partners. However, one of the most important components to the success of MCC cannot be overlooked: the unending dedication and energy of its employees.

Tracy Maugham, the vice president of MCC, further shares his vision of the future. "While some people would see the target of being the number one card company in the region as a very visionary aspiration, I would say that it's a very real aspiration for us. If we pull up, challenge the boundaries, I don't see what else stops us."

Great things are definitely being shaped at Metrobank Card Corporation as they continue to uphold their core values of being the Filipino "Banyanbank Super". Metrobank is committed to creating and providing the best possible value for their card consumers and striving to deliver a wide array of premium-value products and services with distinctive quality through the outstanding leadership of the MCC's mother company, Metrobank, great initiatives and quality performance to continuously parallel.



Enjoy life's pleasures simply by using your Metrobank Credit Card.

Whether you're dining at your favorite restaurant or relaxing a family bonding moment, Metrobank Credit Card rewards you with privileges that are nothing less than heavenly.

Just look for the **TMI here My Place** sign.



For inquiries, call 8-700-700

Metrobank
You're in good hands.

Issued by Metrobank Card Corporation, a member of Metrobank and JCB

THE TMI HERE PROGRAM OF METROBANK CARD CORPORATION IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND IS NOT GUARANTEED BY METROPOLITAN BANK & TRUST COMPANY.

Wet-weather essentials

By Bianca Connors
Contributor

THERE WILL COME soft rain and the smell of the ground," wrote the poet John Keats. "And melons, sticking with their shimmering scales, and frogs in the pools singing at night, and wild plum-trees in tremendous bloom."

While the rainy season conjures images of misty cities and romantic, sleepless, getting-clothes-in-a-rain-droplet-is-enough-to-make-you-larger-than-life moments, it's also a time to get your wardrobe ready for the weather.

There are some things you undoubtedly have to give up with the onset of the rainy season: lightweight, breezy, airy, and airy. But there are some things you can't live without: a good raincoat, a good umbrella, and a good pair of rain boots.

However, you don't have to exchange all your clothes and shoes for long-sleeved tops and pants. With some creativity, you can make the most of the rainy season.

In fact, wearing clothes and shoes that are more practical than pants when heading out into a rain storm is not getting the best of the rainy season. It's about getting the best of the rainy season. It's about getting the best of the rainy season. It's about getting the best of the rainy season.

that splashed on your legs as well.

For those who love the "It's raining" look, the rainy season is the best time to get away with the short dress and bare legs.

However, when you wear dresses to go out, it's not a good idea to get caught in the rain. Also, the rain will provide enough moisture to compensate for the lack of moisture around your legs if you're not wearing pants.

Practicality is just best when it comes to the rainy season. Make sure you always have an umbrella with you even on unseasoned days, since you don't know if the weather will take a turn for the worse at the end of the day.

Choose a small, portable umbrella that you can easily stash in a bag. Handling the rain can also help to bring a raincoat with you to protect yourself from the elements, since an umbrella won't be able to cover you completely. That way, you'll be able to get into school or work with a dry outfit while the rest of your colleagues will have to spend the good part of an hour trying to get themselves dry.

While you may be able to use your umbrella as a high-quality umbrella as often as you'd like during the rainy season, it's not the best option to use as a raincoat. It's not the best option to use as a raincoat. It's not the best option to use as a raincoat.

Email the author at brianconnors@yahoo.com.

Add some rainy-day staples to update your erstwhile summery frocks



Waterproof tote

Let it shower—this clear plastic tote, that is. Since you wouldn't want your leather handbags to get drenched in the rain, bring a water-proof tote instead where ever you go, so you can store your things without worrying about getting your bag wet. Plastic tote from Phony Phony.



A pair of rain boots

Great for handling road block puddles, Wellingtons, or Puddles for short, are rubber boots that have become popular in the UK. Puddles by Phony, e-mail phoneyphoney@gmail.com or visit us! (917-877-0842).



Photography: Tom Lister
Styling: Bianca Connors
Makeup: Tami Yang of Luscious using
Macys' Snow collection
Hair: Tami Dicks
all the Professional
Hollywood-style of Look Models

Raincoat

You usually see them in traffic jams, but don't think raincoats are just for the rain. They're also a great way to stay dry when it rains. To avoid being mistaken for a puddle, get a raincoat that's not too long. Pick a color that's not too dark, and pick it with a light color for the rest of your wardrobe. Or, dress down from Rebecca Ong (917-877-0842) or Victoria's Secret, 14 Department Store.



Light trench coat

Want to look light? Raincoats from "Casualness" that add a lot of color and style to your wardrobe with a short trench coat can be worn with dresses and pants. Black trench coat, Jilly Bazaar's. Black top, Department Store. Orange graphic dress, Yellow (917-877-0842).



© 2000 Blackwell Science Ltd
Journal of Internal Medicine 247: 115–121

Say aloha to Moana



Brain drenched: Fighting fat

Message to

red, the chain would circle the world 10 times. Talk about taking over the world, our heroine is a titan.

Hot swimwear

Still in our beloved South, Chloé Khamis is the largest Southern production company in Hawaii. Considered the fastest and most sought after costume line in that country, Chloé Khamis was founded by Betty Khamis in 1999.

In California, Khamis created a unique mix of technology and style, with detailed handwork incorporated into their fabric, coupled with fine embroidery, crystal beading and intricate lace. The brand is designed to a high-end boutique collection with very unique designs.

The company's collection, which has been worn by the likes of Cher, Madonna and Sheryl Crow, is undoubtedly the most sophisticated in the industry today.

From LA, Khamis picked up something of a local audience. (AMM) Now the brand's home collection is just a phone call away. A night out, AMM's results are

of top and always come with distinct details that make them easy to wear yet very fashionable. From swim, dance, to fitness and lifestyle.

From the island that glorifies the skin, Khamis (Hawaii, Hawaii), comes Fighting Fat, a collection of designers from Hawaii and Los Angeles. They have combined their distinct personal styles and their considerable love for fashion and fitness to create a unique collection.

Created in 2003, Fighting Fat clothes can now be found in hundreds of boutiques throughout the United States. The line is a blend of sexy and simple, with sophisticated yet feminine designs and tops that are surprisingly versatile, ready to wear with or without the bottom.

Black tops, top and bottom, or even a full set of black, are the new norm. The line is a blend of sexy and simple, with sophisticated yet feminine designs and tops that are surprisingly versatile, ready to wear with or without the bottom.

More is at 477 Power Plant Blvd., Honolulu, Hawaii. Email the author at jhamis@fightingfat.com.ph



Wetters are cool: G. Hoffman



"Zunic, by far, has the most effective and relaxing slimming treatments (with immediate and lasting results) I've ever experienced!"

—Authentic customer statement, 27 March 2007
(with a photo endorsement)

It's just what you need to stay healthy and slim. Everyone knows that staying fit is to improve yourself, but it is so much easier when you're overweight. At that extra weight, your heart rate, which may put you at risk from heart failure.

Fortunately, the latest advances in medical technology make it possible to lose weight and actually shape your body without exercise, dieting, pills, reactions, or painful surgery.

Thanks to the exclusive Zunic Methodology™, fat can now be safely melted away using a variety of sophisticated, advanced, non-invasive techniques under the skin and around the waist.



Since not everyone is alike, not two Zunic programs are exactly the same. Each program is individually tailored to meet your personal needs, and to achieve your personal objectives.

That's why more and more busy people come to Zunic. We aim to deliver immediate shaping and lasting results within 10 to 15 sessions at 45 minutes, with a 100% satisfaction guarantee.

Visit us today to discover what Zunic can do for you. We're open 7 days a week, 10am to 10pm. Consultations are free, and are held in strict confidence.

Remember, appropriate Zunic results are achieved through a body sculpting treatment.



Body by
Zunic
slimming & body sculpting

HAWAII: 702-0600 or 702-0601 Upper Ground Floor, Somerset Centre 1912 Makiki Avenue, Makiki City, HAWAII CITY: 374-0600 or 374-0600 Ground Floor, New George Building 20 Tinsley Avenue, Oahu City

Join us in celebrating our 1st anniversary. Visit us to get fabulous gifts and discounts.

Hot stopper
Provisional: "Hot" Available for week of September



Estaleros.com



Say aloha to Moana

This new boutique in Rockwell celebrates summer all-year round with international brands that embody fun-filled holidays and endless sun

THE RAINY SEASON ALWAYS SIGNALS the introduction of some body-friendly items like "Chubing" or "Jagat," names that have recently taken a fly in the face of the rain.

But just because it's been wet, wet outside doesn't mean that our dreams of summer have to be dampened. Certainly not with the debut of a brand-new, summer-savvy boutique named Moana Beach Inn, but that "Moana" is Hawaiian for "great waves," referring to the deep blue part of the ocean. It's also the name of a new boutique in Rockwell that exhibits to make our all-year round. Yes, even if the clouds are over-cast in the city!

The store was located in the

spirit of Hawaii's weather and sun-soaked, sunny lifestyle, which is something that tropical eyes can absolutely relate to. It's that hot beach, breezy and breezy style that comes from the coastline in the summer months.

McBuhay!



Jane Epperson

The different brands from all over the world that Moana carries in its boutique strongly fit the spirit, including Hawaiian, LA, Maui, OIA, Moana and Fighting 64. From Brazil to Hawaii, Moana and, of course, the Philippines, each item embodies a piece for holidays and endless summer.

The most recognizable brand carried by Moana is, of course, Hawaiian, which has become synonymous with flip-flops. In fact, you can't walk anywhere without spotting the colorful, Brazilian slippers on someone's feet, whether it's in the streets of Manila or on the beach in Hawaii.

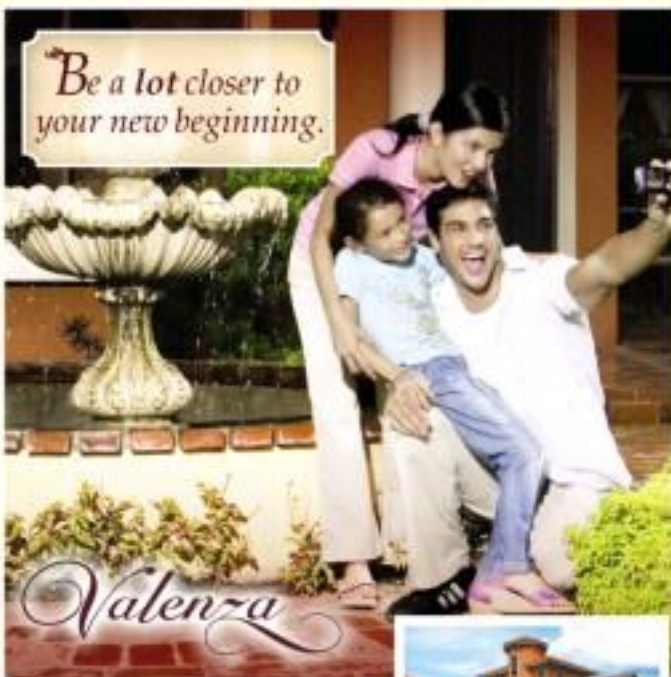
Hawaiian actually means "Hawaii" in Portuguese. It's a brand that has been a Japanese-made brand. The store carries both soft flip-flops and traditional out of a 62-year-old rubber rubber sandals. Also for those it was founded in 1961, over 2.2 billion pairs of Hawaiian have been produced and sold throughout the world. If they were laid out from end to

end to



CROWN ASIA

A Vista Land Company



Valenza

Catch glimpses of life's special moments, now that Crown Asia is offering lots-only packages for as low as P5,665*/month.



How to get to Valenza:



Picture the classic style and relaxed comfort that await you at your new home in Crown Valenza.

Safe, secure surroundings and modern amenities are yours to enjoy in an already thriving community.

With Sta. Rosa's booming hub of schools, hospitals, recreational and commercial areas, greater possibilities are easier to see. And more closely within reach.

873-8412 or 871-3882

www.crownasia.com.ph

*Home & lot packages are also available.
*Competition is based on land financing.



Bronzed beauty Fighting 64



Blanc beach LAHLS

ENTERTAINMENT

Editor: Eusebio S. Valiente

Sex, boat shoes and open bars in Venice Only in Hollywood '04
Kuh's home a museum of sorts Home Body '04



Iya, very Filipina

By Marvin R. Cruz

DESPITE HAVING GROWN up in Australia, actress Iya Villania (right) does this in "Very Filipino" (below) which is a TV show on the local network.

In 2003, she was the first Filipina to be named Miss Universe. She is now a TV host and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.

She is also a model and actress. She is also a model and actress.



First Metro Travel offers full range travel services

The past couple of years have been challenging for the Philippine travel industry. For the past five years, the number of inbound visitors has been dropping around the 2 million mark - far lower than some of its competitors in Southeast Asia. In 2003, for example Malaysia and Thailand welcomed 24 million tourists.

Despite the dip in tourist numbers, Metrobank Travel Agency, First Metro Travel has been consistently developing products and services to cater to the growing needs of the traveling public. Among its travel services being consistently offered to its customers are the Corporate Travel Management that handles the full travel requirements of corporate accounts, Foreign & Domestic Leisure Travel services, individual group tour packages, and Travel Documentation that provides assistance and various types of travel documentation requirements. First Metro Travel put up its branches in Cebu, Manila, Los Angeles, London and New York City to make the travel of its customers more accessible.

Sixty percent of First Metro Travel is owned by Metrobank, the country's largest bank in terms of deposits.

To get around the world's busiest business hubs, you need to go with the corporate travel specialist.



Corporate Travel Management	Foreign & Domestic Leisure Travel	Travel Documentation	Traveler's Cheques
Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.
Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.
Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.	Handles the full travel requirements of corporate accounts.



Trading Stocks Online through

www.metrobank.com.ph

Like last year, First Metro Securities launched its online trading system, highlighting its multi-faceted services with Metrobank's online trading.

The company announced the system to be an additional service for the internet savvy clients interested in managing their own investments profitably.

Almost a year into the launch, the company reports overwhelming demand, with more accounts opening and more orders being placed.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.

It provides clients with the same, if not more, stock data features, that is faster and more accurate. Prices are also displayed promptly as quickly as the trading floor.



FIRST METRO SECURITIES Online Stock Trading Made Easy

- Comfort & Ease** - Fast, convenient and reliable. Trading is just a few clicks away with Metrobank.
- Less Is More** - Low commission rates of 0.25% per trade.
- And more...** - Real-time, 24-hour market news, research, analysis, and company information.
- Counting on Strength** - Among industry's highest levels of website security.

Apply now at firstmetro.com.ph
For more information, call 1-800-888-8888 or 02-888-8888

SHEDDING CLOTHES, ETC.
MAGSAYSAN is back in shedding some of her personal possessions, including clothes, as she is celebrating another birthday starting Sept. 18. "I've given up on my wardrobe and I've sold my clothes," she said. "I've given up on my wardrobe and I've sold my clothes," she said. "I've given up on my wardrobe and I've sold my clothes," she said.

PARKING SPREE!

Shop and dine in Cliverton and get a chance to enjoy free parking from August 13 to September 28, 2007.

GREENBELT FESTIVAL
THE CLIVERTON FESTIVAL
CLIVERTON FESTIVAL
THE CLIVERTON FESTIVAL
FREE
Festivals



www.robinsonsmovieworld.com

Movie times are subject to change without notice.

GALLERIA	
1 THE INVASION - 10K 12:00 2:00 4:00 6:00	6 EVAN ALMIGHTY 12:00 2:00 4:00
2 DISTURBIA 12:00 2:00 4:00 6:00	7 CHOPSEUL 12:00 2:00 4:00 6:00
3 LOVE STORY 12:00 2:00 4:00 6:00	8 A LOVE STORY 12:00 2:00 4:00 6:00
4 DAY WATCH 12:00 2:00 4:00 6:00	9 SKYWALKERS 12:00 2:00 4:00 6:00
5 NANCY DREW 12:00 2:00 4:00 6:00	10 1408 12:00 2:00 4:00 6:00

NOW SHOWING!

THE INVENTION OF SOLITUDE
JON LEBMAN'S highly-acclaimed

THE INVENTION OF SOLITUDE
August 29 to September 11

ONLY AT INDIESIDE, Robinsons Galleria!

METRO EAST	
1 THE LAST LEGION EVAN ALMIGHTY 12:00 2:00 4:00 6:00	6 CHOPSEUL 12:00 2:00 4:00 6:00
2 A LOVE STORY 12:00 2:00 4:00 6:00	7 THE INVASION 12:00 2:00 4:00 6:00
3 SKYWALKERS 12:00 2:00 4:00 6:00	8 DISTURBIA 12:00 2:00 4:00 6:00
4 1408 12:00 2:00 4:00 6:00	9 NANCY DREW 12:00 2:00 4:00 6:00

NOVALICHES

1 DISTURBIA	3 NANCY DREW
2 A LOVE STORY	4 CHOPSEUL

PIONEER

1 NANCY DREW 12:00 2:00 4:00 6:00	2 SKYWALKERS 12:00 2:00 4:00 6:00
3 DISTURBIA 12:00 2:00 4:00 6:00	4 DAY WATCH 12:00 2:00 4:00 6:00

STA. ROSA

1 1408	1 EVAN ALMIGHTY
2 CASA	2 A LOVE STORY
3 THREE	3 RUBIN HOUR 2
4 THE INVASION	4 PISC

DASMARINAS

1 DRINKING OF JAPAN	1 1408
2 THE INVASION	2 MY KUN'S WEDDING
3 THREE	3 THREE
4 1408	4 A LOVE STORY

ANGELES

1 DRINKING OF JAPAN	1 A LOVE STORY
2 PISC	2 LICENSE TO WED
3 CASA	3 EVAN ALMIGHTY
4 THREE	

STARHILLS

1 1408	4 PISC
2 MY KUN'S WEDDING	5 DRINKING OF JAPAN
3 A LOVE STORY	6 RUBIN HOUR 1

BACOLOD

1 BLIND DATING	1 THE INVASION
2 DON'T LOOK BACK	2 A LOVE STORY
3 BORDERTOWN	3 CASA
4 A LOVE STORY	4 HAREPRAY
5 CASA	5 MY KUN'S WEDDING
6 THREE	6 DON'T LOOK BACK

The Perfect Gift All Year Round
At the Best Movie Place to the Highest Seats to Watch.
Use special features to watch and share.

INA FILED
This area near the pool is where the whole family spends most of their time together. It's a sunny outdoor, surrounded by glass, with a large lounge chair at the end. Sometimes, they're sitting here and eating. The place gives a creative place for living.

OPENS SEPT. 12

ARE YOU DEAD OR ALIVE?

LINDSAY LOHAN

I KNOW WHO KILLED ME

Argoneta Coliseum

Watch the best collegiate players live at the Big Dome!

UAAP

SEPT 8 SATURDAY 10:00 AM - 12:00 PM
SEPT 9 SUNDAY 10:00 AM - 12:00 PM

Argoneta Coliseum

Argoneta Coliseum

EXPERIENCE THE DIFFERENCE			
DISTURBIA 12:00 2:00 4:00 6:00	NANCY DREW 12:00 2:00 4:00 6:00	DAY WATCH 12:00 2:00 4:00 6:00	THE INVASION 12:00 2:00 4:00 6:00
LAST LEGION 12:00 2:00 4:00 6:00	SKYWALKERS 12:00 2:00 4:00 6:00	RUBIN HOUR 2 12:00 2:00 4:00 6:00	EVAN ALMIGHTY 12:00 2:00 4:00 6:00
THE INVASION 12:00 2:00 4:00 6:00	DAY WATCH 12:00 2:00 4:00 6:00	NANCY DREW 12:00 2:00 4:00 6:00	

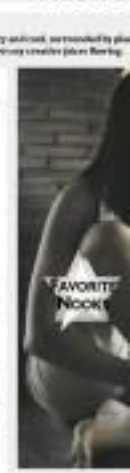
Argoneta Coliseum

1 DISTURBIA 12:00 2:00 4:00 6:00	2 CHOPSEUL 12:00 2:00 4:00 6:00	3 NANCY DREW 12:00 2:00 4:00 6:00
4 A LOVE STORY 12:00 2:00 4:00 6:00	5 SKYWALKERS 12:00 2:00 4:00 6:00	

BIG GAMES, BIG SAVINGS!

Before & after the game, present your collegiate basketball season tickets at participating Argoneta Center establishments & get BIG DISCOUNTS!

Plus Get 1 Hour Free Entry to Argoneta Center Club and Get 1 Hour Free Entry to Argoneta Center Club and Get 1 Hour Free Entry to Argoneta Center Club.



KRIS BERNAL
My son was riding my bicycle, and he was riding on the side of the road. He had four people, but he was riding on the side of the road. He was riding on the side of the road. He was riding on the side of the road.



KRIS BERNAL
My son was riding my bicycle, and he was riding on the side of the road. He had four people, but he was riding on the side of the road. He was riding on the side of the road. He was riding on the side of the road.



KRIS BERNAL
My son was riding my bicycle, and he was riding on the side of the road. He had four people, but he was riding on the side of the road. He was riding on the side of the road. He was riding on the side of the road.



KRIS BERNAL
My son was riding my bicycle, and he was riding on the side of the road. He had four people, but he was riding on the side of the road. He was riding on the side of the road. He was riding on the side of the road.



KRIS BERNAL
My son was riding my bicycle, and he was riding on the side of the road. He had four people, but he was riding on the side of the road. He was riding on the side of the road. He was riding on the side of the road.



